

Executive Summary

Housing is the single largest expenditure for most American families. An adequate supply of housing is directly related to the economic and social health of a community, and the failure to provide a balanced housing stock can result in significant societal costs. This report outlines an affordable housing plan for Bartholomew County.

Bartholomew County is a rapidly growing county of 71,000 people with a historically strong manufacturing sector and nationally renowned architecture. The county has a strong housing market based in and immediately around Columbus and Interstate 65. The number of households in the county grew by over 15 percent between 1990 and 2000, and growth is expected to continue. Bartholomew County can expect an additional 3,500 households within the next 20 years.

The county's economy has been undergoing a slow transition away from high-paying manufacturing jobs to more low-paying service and retail sector employment. Within the next 15 years, the retail and service sectors will account for 42 percent of all employment and manufacturing will account for only 28 percent of all jobs in the county (manufacturing accounted for 50 percent of all jobs in 1970 and 33 percent in 2000). The composition of employment has significant implications for future housing. Retail and service jobs pay an average of \$14,000 and \$24,000 respectively. Manufacturing jobs pay an average of \$54,000. Across all industries, the average wage for Bartholomew County workers is \$34,512 per year.

The county's housing costs rank it in the upper fourth of Indiana communities. According to U.S. Census figures, median housing costs are as follows:

- Owner-Occupied: \$105,300
- Renter-Occupied: \$570 per month

U.S. Census statistics show that 29 percent of Bartholomew County households earn below \$35,000 annually. Due to high housing costs and high incomes for a significant portion of the population (median household income is \$45,190, 12th highest in Indiana), most of these low-income households qualify for housing assistance and can not afford to purchase a home in Bartholomew County without some type of aid.

Because of a high concentration of low-income families in some older neighborhoods in Columbus, revitalization programs are needed to spur investment and neighborhood involvement in these communities. The focus of this effort should be in the Lincoln Central and East Columbus neighborhoods.

The City of Columbus' Office of Community Development, along with representatives from several Bartholomew County organizations, has proposed an action plan to address the housing and neighborhood needs identified in this report. The action plan recommends:

- Creation of a countywide affordable housing task force or network
- Coordination of a countywide home ownership counseling program
- Creation of a microloan program to fund an owner-occupied housing rehabilitation program
- Beginning a rental housing improvement program
- An initiative to study, and upgrade where necessary, the property maintenance code, with an emphasis on rental properties
- Construction of additional emergency and transitional shelter units
- Establishment of a housing trust fund for the City of Columbus
- Creation of a neighborhood assistance program
- Increasing support for the Columbus Housing Authority and acquiring more Section 8 rental vouchers
- Creation of a homeownership zone in East Columbus
- Development of scattered-site housing for people with physical and/or developmental disabilities

Introduction

This document represents the research and planning work completed by the City of Columbus, Office of Community Development with the assistance of Strategic Development Group, Inc. (SDG).

In December 2001 the City of Columbus received a grant from the Foundations Program at the Indiana Housing Finance Authority. The grant funds paid all costs associated with conducting a countywide housing needs assessment. The city hired SDG, an economic and community development consulting firm based in Bloomington, Indiana, to do the research and analysis needed to complete the planning process.

Housing needs assessments are studies that address a particular geographic area. The study provides an overview of the housing needs of the community. The document helps to serve as a road map for affordable housing development in a community. It will highlight what needs to be done, who needs housing, and the organizations that could potentially participate.

SDG carried out the task under the direction of the Housing Needs Assessment Steering Committee. This report includes the following elements of the housing needs assessment:

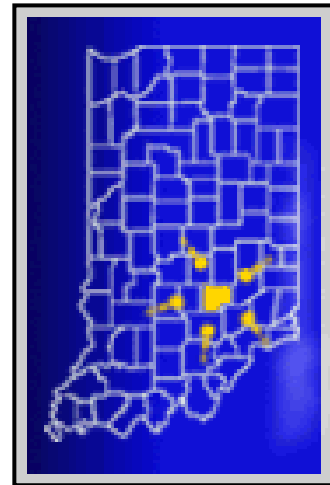
- A review of demographic, housing and economic data for Bartholomew County
- An description of neighborhood needs and housing condition
- An outline of existing local affordable housing resources
- A listing of housing programs and funding sources
- A listing of possible action items, including objectives and a timetable

Community Profile

This section of the needs assessment presents a demographic profile of Bartholomew County to form an understanding of the past, present and anticipated socio-economic environment.

Bartholomew County is a county of over 71,000 people located in the center of a triangle formed by Indianapolis, Louisville and Cincinnati. When Bartholomew County was formed in 1821 at the site of the confluence of the Driftwood and Flat Rock Rivers, Columbus was selected as the county seat.

The City of Columbus, the largest community within Bartholomew County, has a population of over 39,000 (55% of the county population), and is the economic center for Bartholomew County.



Columbus is known nationally as a community containing a rich and diverse array of modern architectural styles. At one time, Bartholomew County contained several Fortune 500 companies. Businesses and government have worked together well in Bartholomew County, where public and private partnerships are common.

Bartholomew County covers approximately 407 square miles and contains eight incorporated towns (Columbus is the only city):

- Bethany
- Clifford
- Edinburgh
- Elizabethtown
- Hartsville
- Hope
- Jonesville
- Taylorsville

Bartholomew County was the 26th fastest growing county in Indiana between 1990 and 2000. The county is also the 21st most populated county in the state. A comparison with other analogous communities in Indiana reveals that Bartholomew County is growing rapidly, relative to its peers.

| Table 1 County Population Growth | | | | |
|-------------------------------------|------------------|------------------|----------------|---------------|
| County (largest city) | 1990 | 2000 | Percent Change | Rank in State |
| Boone (Lebanon) | 38,147 | 46,107 | 20.9% | 30 |
| Kosciusko (Warsaw) | 65,294 | 74,057 | 13.4% | 19 |
| Bartholomew (Columbus) | 63,657 | 71,435 | 12.2% | 21 |
| Floyd (New Albany) | 64,404 | 70,823 | 10.0% | 23 |
| Indiana | 5,544,159 | 6,080,485 | 9.7% | NA |
| Dubois (Jasper) | 36,616 | 39,674 | 8.4% | 37 |
| Howard (Kokomo) | 80,827 | 84,964 | 5.1% | 18 |
| Grant (Marion) | 74,169 | 73,403 | -1.0% | 20 |
| Wayne (Richmond) | 71,951 | 71,097 | -1.2% | 22 |

Source: U.S. Census Bureau

As Table 1 shows, Bartholomew County is in the top tier of growth among similar communities in Indiana. However, growth has not been uniform throughout the county. Most of the county's population resides in or immediately adjacent to the City of Columbus.

| Table 2 Township Population, 2000 | | | |
|--------------------------------------|------------|------------|------------|
| Township | Population | Township | Population |
| Clay | 3,103 | Haw Creek | 4,015 |
| Clifty | 1,200 | Jackson | 940 |
| Columbus | 41,194 | Ohio | 1,632 |
| Flat Rock | 1,539 | Rock Creek | 1,313 |
| German | 7,062 | Sand Creek | 2,185 |
| Harrison | 3,453 | Wayne | 3,795 |

Source: STATS Indiana

As seen above in Table 2, the largest township populations are in those townships proximate to Columbus and/or with immediate access to Interstate 65. German Township benefits from being on Interstate 65 and being ideally located between Columbus and Indianapolis. A map of Bartholomew County townships is provided in the appendix.

A quick look at population breakdowns in Bartholomew County's cities and towns reveals that over half of the county's residents live in Columbus.

| Table 3 City & Town Population | | |
|---|-------------|---------------------------------|
| Place | 2000 | Percentage of County |
| Bethany | 94 | 0.1% |
| Clifford | 291 | 0.4% |
| Columbus | 39,059 | 54.7% |
| Edinburgh | 4,505 | 6.3% |
| Elizabethtown | 391 | 0.5% |
| Hartsville | 376 | 0.5% |
| Hope | 2,140 | 3.0% |
| Jonesville | 220 | 0.3% |
| Taylorville | 936 | 1.3% |
| Rural Bartholomew County | 23,423 | 33% |
| Total Bartholomew County | 71,435 | 100% |

Source: STATS Indiana

Bartholomew County has become increasingly suburbanized as its population has grown. A full third of the county's residents do not live in incorporated areas. Aside from Columbus, Bartholomew County's incorporated areas do not have large residential populations. Only 13 percent of all residents live in incorporated communities other than

Columbus. Almost 33 percent of the population lives in rural areas of Bartholomew County. As mentioned above, much of the county's rural population resides near Columbus and Interstate 65.

Table 4 displays the age of Bartholomew County housing units. As seen, approximately 36 percent of all housing was built prior to 1960. The neighborhoods with the most pressing housing needs are also some of the oldest housing units in the community (with the exceptions being the Columbus and Hope Historic Districts

which actually have older homes, most of which are in excellent condition, are located immediately downtown and have high property values). Anecdotal evidence suggests that many of the homes for sale in the older, low-income neighborhoods are priced in the \$50,000-99,000 range, with some priced below \$50,000. These units are difficult to purchase because many of them are never publicly listed (they are often purchased by landlords for use as rental housing), and they are of such poor condition that they are not desirable for purchase.

In contrast, many of homes in the \$100,000 to \$200,000 range are newer, in much better condition, and located in the outskirts of Columbus or in Bartholomew County.

| Table 4 Year Structure Built: All Housing Units | | | | |
|--|--------------------|-----------|--------------------|---------|
| Year Built | Number of Units | | % of All Units | |
| | Bartholomew County | Indiana | Bartholomew County | Indiana |
| 1990-March 2000 | 5,748 | 437,347 | 19.3% | 17.3% |
| 1980-1989 | 3,337 | 286,089 | 11.2% | 11.3% |
| 1970-1979 | 5,397 | 415,526 | 18.1% | 16.4% |
| 1960-1969 | 4,674 | 345,252 | 15.7% | 13.6% |
| 1940-1959 | 6,186 | 535,312 | 20.7% | 21.1% |
| 1939 or earlier | 4,511 | 512,757 | 15.1% | 20.2% |
| Total | 29,853 | 2,532,283 | 100.0% | 100.0% |

Source: U.S. Census Bureau

Table 5 shows that the vast majority (over 76%) of all housing in the county is single family. It is important to note that almost 8 percent of the housing is either 3-4 units or 5-9 units. These are typically older single family units that have been converted into multi-unit rental dwellings. These dwelling are typically found in older, low-income neighborhoods within Columbus.

| Table 5 Distribution of Housing Types | | |
|--|---------------------------|----------------|
| Type of Housing Structure | Bartholomew County | Indiana |
| Single Family | 76.2% | 74.1% |
| 2 Units | 2.3% | 3.4% |
| 3 or 4 Units | 3.5% | 4.0% |
| 5 to 9 Units | 4.3% | 4.6% |
| 10 to 19 Units | 1.9% | 3.2% |
| 20 or More Units | 2.9% | 4.1% |
| Mobile Home | 9.0% | 6.6% |
| Boat, RV, Van, etc. | 0.0% | 0.1% |

Source: U.S. Census Bureau

Page 49 of the report shows housing tenure for Bartholomew County. Housing survey data revealed that approximately 50 percent of the respondents were renters. Approximately 54 percent of the respondents stated that their home was built prior to 1970. This data suggests that many low-income individuals are renters in older neighborhoods. Many of them are believed to be renting in structures that were originally intended to be single family structures.

Tables 6 and 7 display the vacancy rates in Bartholomew County and Indiana. Local vacancy rate totals are below comparative totals for the state. Vacancy rates remain very low for owner-occupied housing, suggesting a high demand for housing in the City of Columbus and Bartholomew County. Rental vacancy rates are significantly higher in both the City of Columbus and in the county.

| Table 6 Housing Vacancy Rates: 1990-2000 | | | | | |
|---|---------------------------|-----------------------|-------------|-----------------------|-----------------|
| Place | Total Vacant Units | | | | |
| | 2000 | % of All Units | 1990 | % of All Units | % Change |
| City of Columbus | 1,177 | 6.9 | 608 | 4.5 | 2.3 |
| Bartholomew Co. | 1,917 | 6.4 | 1,240 | 4.9 | 1.5 |
| State of Indiana | 196,013 | 7.7 | 180,691 | 8 | 8.5 |

Source: U.S. Census Bureau

| Table 7 Tenure Vacancy Rates: 1990-2000 | | | | | | |
|--|------------------------|------|---------------------|------|-------------------------|----------------|
| Place | Homeowner Vacancy Rate | | Rental Vacancy Rate | | Seasonally Vacant Units | |
| | 2000 | 1990 | 2000 | 1990 | 2000 | % of All Units |
| City of Columbus | 1.1 | 1.5 | 5.8 | 5.2 | 68 | 0.4 |
| Bartholomew Co. | 1.9 | 1.1 | 8.5 | 6.1 | 227 | 0.7 |
| State of Indiana | 1.8 | 1.5 | 8.8 | 8.3 | 33,803 | 1.3 |

Like most Indiana communities, Bartholomew County is predominantly white. The county is actually less diversified than Indiana averages. The Hispanic population is the largest non-white group in the county, accounting for 2.2 percent of the total population. Although this is still a very small percentage, the Hispanic population grew by approximately 267 percent between 1990 and 2000.

| Table 8 Population by Race and Ethnicity, 2000 | | | |
|---|--------|---------------------|--------------------|
| Race or Ethnicity | Number | Pct Dist. in County | Pct Dist. in State |
| Reporting One Race Only | 70,755 | 99.0% | 98.8% |
| African American or Black | 1,310 | 1.8% | 8.4% |
| American Indian or Alaska Native | 105 | 0.1% | 0.3% |
| Asian | 1,358 | 1.9% | 1.0% |
| White | 67,271 | 94.2% | 87.5% |
| Other | 711 | 1.0% | 1.6% |
| Reporting More Than One Race | 680 | 1.0% | 1.2% |
| Hispanic (can be of any race) | 1,598 | 2.2% | 3.5% |

Source: U.S. Census Bureau

Bartholomew County is also similar to Indiana in the age of its population. Table 9 provides a breakdown of the county's population by age according to the U.S. Census Bureau.

| Table 9 Population by Age, 2000 | | | |
|------------------------------------|--------|------------------------|-----------------------|
| Age Categories | Number | Pct Dist. in County | Pct Dist. in State |
| Preschool (0 to 4) | 5,260 | 7.4% | 7.0% |
| School Age (5 to 17) | 13,691 | 19.2% | 18.9% |
| Adult (18 to 64) | 43,832 | 61.4% | 61.7% |
| Older (65 plus) | 8,652 | 12.1% | 12.4% |

Source: STATS Indiana

Bartholomew County is a well-educated community. The county ranks 11th in Indiana in the number of adults with a B.A. degree or higher. It also ranks in the upper-third in Indiana for the number of adults with a high school diploma. Among analogous communities, Bartholomew County ranks highly for the percent of high school graduates going on to higher education. Table 10 shows the higher education intent for Bartholomew County and similar communities.

| Table 10 Higher Education Intent, 2000 | | | |
|--|---------------|---------------|---------------|
| % going on to Higher Education 4 year, 2 year or Voc/tech | | Local Rank | State Rank |
| Dubois | 87.00% | 1 | 2 |
| Boone | 85.40% | 2 | 5 |
| Bartholomew | 85.30% | 3 | 6 |
| Grant | 79.20% | 4 | 16 |
| Howard | 78.10% | 5 | 19 |
| Kosciusko | 76.10% | 6 | 28 |
| Wayne | 75.70% | 7 | 31 |
| Floyd | 75.30% | 8 | 33 |
| Indiana | 74.00% | NA | NA |

Source: Indiana Department of Education

Bartholomew County residents generally have higher incomes than their peers throughout the state. According to Bureau of Economic Analysis figures, both per capita and median household incomes are above state averages:

| Table 11 Income Information, 2000 | | | |
|--------------------------------------|----------|---------------|------------------|
| Income | Number | Rank in State | Percent of State |
| Per Capita Income | \$29,271 | 5 | 111.9% |
| Median Household Income | \$45,190 | 12 | 113.8% |
| Poverty Rate | 7.9% | 69 | 79.0% |

Source:: Bureau of Economic Analysis

Columbus is an employment center for its region. Bartholomew County has a large labor force and low unemployment. County labor force statistics are as follows:

- Labor force: 38,400
- Employed: 37,490
- Unemployed: 910
- Unemployment Rate (2000): 2.4

The county has approximately 29,853 housing units. Similar to the rest of Indiana, most of these (70 percent) are owner-occupied and approximately 24.1 percent are renter-occupied. Bartholomew County's housing is generally more expensive than similar housing throughout Indiana. The county's housing costs rank it in the upper fourth of Indiana communities. According to U.S. Census figures, median housing values are as follows:

- Owner-Occupied: \$105,300
- Renter-Occupied: \$570

Bartholomew County's rental housing costs are the sixth-highest in Indiana. Between 1990 and 2000, Bartholomew County's rental housing became less affordable relative to rest of the Indiana (moving from 11th highest median rent in 1990 to 6th highest in 2000).

Housing Cost Burden

An analysis of income information was used to evaluate Bartholomew County's housing cost burden. This section of the report utilizes U.S. Census data, real estate findings and survey input.

A variety of income and other population information suggests that an economic burden may exist in regards to owner-occupied and rental housing in Bartholomew County. The table below shows the poverty status for selected groups in Bartholomew County as compared to analogous communities in Indiana.

| Table 12 Population Living in Poverty, 2000 | | | |
|--|--------------|-----------------------------------|--------------|
| Place | Families | Female head of household families | Individuals |
| Wayne | 8.50% | 31.20% | 11.40% |
| Grant | 8.40% | 28.70% | 11.80% |
| Floyd | 6.90% | 27.70% | 8.70% |
| Howard | 6.60% | 23.20% | 9.50% |
| Indiana | 6.70% | 23.40% | 9.50% |
| Bartholomew | 5.90% | 21.50% | 7.30% |
| Kosciusko | 4.40% | 16.50% | 16.50% |
| Dubois | 2.90% | 14.80% | 5.30% |
| Boone | 3.80% | 12.80% | 5.20% |

Source: Stats Indiana

According to the table above, Bartholomew County fairs better than the state and most other comparable communities in the relative size of its population living in poverty. Poverty rates are set by the federal government each year. The U.S. poverty guidelines are identical for all of the contiguous United States. Poverty information is useful for measuring economic hardship and for determining eligibility for certain

programs. Table 13 shows the 2002 poverty rates. Federal poverty rates are extremely low. It is difficult for housing organizations

to serve those living at or below the poverty rate because the individuals or families often face tremendous obstacles to becoming self-sufficient. For purposes of this study, a review of poverty information sheds some light on the health of Bartholomew County's economy and housing market.

A comparison of current poverty levels compared to 1990 levels shows whether poverty conditions in Bartholomew County are becoming better or worse. Unfortunately, the percentage of all families and of single moms with young children living in poverty has worsened relative to the rest of Indiana.

| Table 13 2002 Federal Poverty Guidelines | |
|---|-----------------------|
| Family Size | Poverty Limits |
| 1 | \$8,860 |
| 2 | \$11,940 |
| 3 | \$15,020 |
| 4 | \$18,100 |
| 5 | \$21,180 |
| 6 | \$24,260 |
| 7 | \$27,340 |
| 8 | \$30,420 |

Source: U.S. HHS

| Table 14 Percent of Families Living in Poverty, 1990-2000 | | | | | | | | |
|--|-----------------|-------------|---------------|-------------|--|-------------|---------------|-------------|
| County | Families | | | | Families w/ female householder w/related children under 5 | | | |
| | 2000 % | Rank | 1990 % | Rank | 2000 % | Rank | 1990 % | Rank |
| Indiana | 6.7 | NA | 7.9 | NA | 43.6 | NA | 55.8 | NA |
| Dubois | 0.9 | 88 | 4.2 | 86 | 39.9 | 54 | 25.3 | 90 |
| Boone | 3.8 | 81 | 4.2 | 86 | 35 | 68 | 49.4 | 62 |
| Kosciusko | 4.4 | 75 | 4.6 | 78 | 31.5 | 72 | 52.5 | 56 |
| Bartholomew | 5.9 | 54 | 6.1 | 65 | 35.8 | 66 | 42.4 | 79 |
| Howard | 6.6 | 32 | 9.5 | 22 | 50.8 | 24 | 65.3 | 22 |
| Floyd | 6.9 | 30 | 8.8 | 32 | 52.9 | 17 | 65.1 | 25 |
| Grant | 8.4 | 15 | 10.1 | 18 | 45.4 | 38 | 57.8 | 40 |
| Wayne | 8.5 | 13 | 11.6 | 7 | 51.5 | 20 | 74.1 | 5 |

Source: STATS Indiana

Although the actual poverty percentages for Bartholomew County have decreased, the statewide ranking has worsened. In 2000, Bartholomew County ranked 66th in the state for the percentage of single moms with young children living in poverty. This ranking corresponds to approximately 36 percent of that population group living at or below the federal poverty level. Although this is an improvement from 42 percent, the figure from 1990, it shows that this special needs group is in a worse position compared to the rest of Indiana. This is an indication that single moms with young children may face an extremely tough time finding affordable housing in Bartholomew County, and that the community is not serving that population as effectively as the rest of state.

A review of other segments of the population shows that Bartholomew County is holding its ground and even making progress in the fight against poverty. The table below shows poverty information for all county individuals and elderly individuals.

| Table 15 Percent of Individuals Living in Poverty, 1990-2000 | | | | | | | | |
|---|-------------|-----------|-------------|-----------|--------------------------|-----------|-------------|-----------|
| County | Individuals | | | | Individuals 65 and older | | | |
| | 2000 % | Rank | 1990 % | Rank | 2000 % | Rank | 1990 % | Rank |
| Indiana | 9.5 | NA | 10.7 | NA | 7.7 | NA | 10.8 | NA |
| Boone | 5.2 | 87 | 6.3 | 84 | 9 | 26 | 8.1 | 84 |
| Dubois | 5.3 | 85 | 6.1 | 85 | 7.3 | 61 | 14.3 | 20 |
| Kosciusko | 6.4 | 77 | 6.6 | 79 | 7.9 | 51 | 9.5 | 71 |
| Bartholomew | 7.3 | 62 | 8.5 | 63 | 7.9 | 51 | 12.2 | 35 |
| Floyd | 8.7 | 38 | 11 | 36 | 7.4 | 59 | 13 | 28 |
| Howard | 9.5 | 27 | 11.5 | 32 | 6.5 | 74 | 10.6 | 54 |
| Wayne | 11.4 | 14 | 14.9 | 9 | 8.6 | 36 | 11.3 | 47 |
| Grant | 11.8 | 12 | 13.1 | 19 | 8.7 | 34 | 9.6 | 68 |

Source: STATS Indiana

The poverty percentages may appear small, but they are significant for a couple of reasons. Those who live near or below the poverty line may not qualify for some homeownership programs. A family of three earning \$15,020 (the poverty limit) does not qualify to purchase a home priced at \$60,000. That same family could only afford

a rent payment of \$370 (rent plus utilities @ 30 percent of monthly income). As shown earlier, the median housing values for Bartholomew County are as follows:

- Owner-Occupied: \$105,300
- Renter-Occupied: \$570

Those living in poverty are usually heavily dependent upon multiple social services for their day-to-day living. Although Bartholomew County only has 7 percent of its population living in poverty, that equates to over 5,200 people. Helping those living in poverty is a significant drain on public funds and other resources. It is very difficult to move individuals out of poverty, particularly if they have been living in poverty since childhood.

Many housing programs use median family income information as a measure of eligibility for housing assistance. Median income figures are adjusted regularly by the U.S. Department of Housing and Urban Development. Table 16 shows the median income limits for Bartholomew County as of February 2002.

| Table 16 | | | |
|---|---------------------------------|--------------------------------------|----------------------|
| 2002 Income Limits | | | |
| FY 2002 Median Family Income = \$60,300 (family of four) | | | |
| Family Size | 80% of Median Low Income | 50% of Median Very Low Income | 30% of Median |
| 1 | \$33,750 | \$21,100 | \$12,650 |
| 2 | \$38,600 | \$24,100 | \$14,450 |
| 3 | \$43,400 | \$27,150 | \$16,300 |
| 4 | \$48,250 | \$30,150 | \$18,100 |
| 5 | \$52,100 | \$32,550 | \$19,550 |
| 6 | \$55,950 | \$34,950 | \$21,000 |
| 7 | \$59,800 | \$37,400 | \$22,450 |
| 8 | \$63,700 | \$39,800 | \$23,900 |

Source: U.S. HUD

For comparison purposes, it is also helpful to look at actual median income information as reported in the 2000 U.S. Census. Table 17 below reveals Bartholomew County's household incomes, relative to the rest of Indiana and analogous communities. It is interesting to note that although household income is

higher than all comparison counties with the exception of Boone, family income is only greater than three of the comparison counties. Bartholomew County's working families are earning more than the rest of the state, but not as much as working families in like communities.

Table 17
2000 U.S. Census Median Income Information

| County | Median Household Income, \$ | Rank | Median Family Income, \$ | Rank | Median Earnings, Males, \$ | Rank | Median Earnings, Females, \$ | Rank |
|--------------------|-----------------------------|-----------|--------------------------|-----------|----------------------------|-----------|------------------------------|-----------|
| Indiana | 41,567 | NA | 50,261 | NA | 37,055 | NA | 25,252 | NA |
| Wayne | 34,885 | 78 | 42,811 | 70 | 32,298 | 66 | 21,901 | 63 |
| Grant | 36,162 | 74 | 44,304 | 64 | 33,767 | 54 | 23,801 | 34 |
| Howard | 43,487 | 24 | 53,051 | 11 | 43,767 | 5 | 26,566 | 6 |
| Kosciusko | 43,939 | 19 | 49,532 | 31 | 36,209 | 30 | 23,516 | 38 |
| Floyd | 44,022 | 18 | 52,401 | 15 | 37,613 | 17 | 26,539 | 7 |
| Dubois | 44,169 | 16 | 52,342 | 16 | 32,484 | 62 | 23,526 | 37 |
| Bartholomew | 44,184 | 15 | 52,097 | 17 | 38,350 | 16 | 24,652 | 22 |
| Boone | 49,632 | 6 | 58,879 | 6 | 39,534 | 11 | 26,266 | 11 |

Source: U.S. Census Bureau

An examination of the percentage of income paid for housing is a clear indicator of the existence of a housing cost burden. To determine housing affordability, a comparison of the fair market rent (FMR) and median family income is made at different burden levels. Table 18 shows the current FMR for Bartholomew County.

FMR is considered to be 30 percent of the monthly income for a family earning 80 percent of the county's median family income. As mentioned in Table 16, median family income (for a family of 4) is \$60,300. Fair market rents are indeed affordable for those who earn at least 80 percent of the median family income, but for the many

| Table 18 Bartholomew County FMR | |
|--|------------|
| Bedrooms | FMR |
| 0 | \$420 |
| 1 | \$451 |
| 2 | \$545 |
| 3 | \$680 |
| 4 | \$896 |

Source: U.S. HUD

who earn below the 80 percent mark, particularly those earning below the very low-income limit (50% of median income), the FMR's become a heavy burden. For example, a family of four earning \$30,150 per year would need to pay 36 percent of their monthly income to afford a four-bedroom apartment rented at \$896 per month (FMR for a 4-bedroom unit).

Data collected during this study suggests that a significant portion of the population earns below the median family income. Table 19 shows income information for Bartholomew County families.

According to U.S. Census figures, approximately 16 percent of Bartholomew County families earn below \$25,000 per year. This equates to over 3,200 families living on incomes that are below the “very low-income” limit for a family of three. Even a one-person household earning below \$33,750 is considered low-income in Bartholomew County and would qualify for certain housing programs.

| Table 19 Family Incomes, 2000 | |
|--|-------------------|
| Annual Household Income | Percentage |
| Below \$10,000 | 3.7% |
| \$10,000 - \$14,999 | 3.1% |
| \$15,000 - \$24,999 | 9.6% |
| \$25,000 - \$34,999 | 12.1% |
| \$35,000 - \$49,000 | 18.5% |
| \$50,000 - \$74,999 | 26.3% |
| \$75,000 - \$99,000 | 14.1% |
| \$100,000 - \$149,000 | 9.1% |
| Above \$150,000 | 3.6% |

Source: U.S. Census Bureau

The Columbus Quality of Life Report, completed as part of the Healthy Communities Initiative highlights the affordability gap currently existing in Bartholomew County (Appendix: Quality of Life Report). The report reveals an affordability gap of \$17,260 based upon median household incomes and median homes prices in Bartholomew County. Households earning less than the median income level may have even greater difficulty purchasing a home.

| Table 20 | | | |
|---|-------------|-------------|-------------|
| Household Income and Housing Costs | | | |
| | 1997 | 1999 | 2000 |
| Median Household Income | \$43,450 | \$41,250 | \$44,185 |
| Maximum Price of Affordable Home | \$112,150 | \$105,200 | \$114,600 |
| Median Price of Homes Sold | \$129,800 | \$130,350 | \$131,860 |
| Affordability Gap | \$17,650 | \$25,150 | \$17,260 |

Source: Columbus Quality of Life Report

The housing condition survey also suggests that many households may be earning below the 2002 median family income of \$60,300. Approximately 570 housing surveys were returned (a 15 percent response rate). The surveys were distributed throughout Bartholomew County, but were primarily targeted at low- to moderate-income areas throughout the community. For that reason, the reported incomes are much lower than census-based income figures.

The survey responses reveal that a significant portion of the population is eligible for housing assistance because they earn below the median income limits. Even excluding those survey responses showing an annual income of less than \$10,000, approximately 24 percent of the respondents earn less than \$25,000 per year. These income figures confirm that a significant portion of Bartholomew County households cannot afford a monthly rent or mortgage payment of \$625.

| Table 21 | |
|---|-------------------|
| Housing Survey: Annual Household Incomes | |
| Income | Percentage |
| Below \$10,000 | 39.1% |
| \$10,001 - \$15,000 | 13.2% |
| \$15,001 - \$20,000 | 7.0% |
| \$20,001 - \$25,000 | 3.9% |
| \$25,001 - \$30,000 | 4.4% |
| \$30,001 - \$35,000 | 3.5% |
| \$35,001 - \$40,000 | 4.6% |
| \$40,001 - \$50,000 | 3.5% |
| \$50,001 - \$60,000 | 3.5% |
| \$60,001 - \$75,000 | 4.2% |
| \$75,001 - \$100,000 | 2.1% |
| Above \$100,000 | 3.9% |

Most mortgage lending criteria stipulate that the homeowner should not be spending more than 30 percent of their monthly income on housing costs such as the

mortgage, taxes and insurance. Using those parameters as a template for assessing the housing cost burden, the maximum affordable housing costs can be determined according to Bartholomew County median family income figures.

An income of \$30,000 per year could theoretically allow a homebuyer to purchase a \$104,000 house, if there was available housing assistance. According to the U.S. Census, the median home price in Bartholomew County is \$105,300. U.S. Census information shows that 29 percent of Bartholomew County households earn less than \$35,000 per year and survey data revealed that 29 percent of the respondents earned less than \$30,000 per year.

Data from the state of Indiana shows that many Bartholomew County renters are using a substantial portion of their monthly income to pay for the housing costs.

| Table 22 | |
|---|---------------------------------|
| Gross Rent As a Percentage of Household Income, 1999 | |
| Rent as % of monthly Income | Percentage of Households |
| Less than 15 % | 19% |
| 15% - 19% | 17% |
| 20% - 24.9% | 15.5% |
| 25% - 29.9% | 9.5% |
| 30% - 34.9% | 7.3% |
| 35% and Greater | 25.2% |

Source: STATS Indiana

The data in Table 22 confirms that a portion of Bartholomew County's residents are living with a housing burden higher than housing providers recommend.

Approximately one-third of all rental households in the county spent over 30 percent or more of their monthly income on their housing costs, and a full quarter of them spend more than 35 percent.

The combination of income data and fair market rent figures indicate a significant need for affordable housing assistance programs for Bartholomew County families.

Housing Condition

A housing “windshield” survey of housing units in identified target areas was conducted in Columbus and other communities throughout Bartholomew County. The process for the survey was to visually inspect housing units while slowly driving various streets throughout Bartholomew County.

It must be noted that the “windshield” survey did not intend to itemize each housing unit in a given area. Efforts were made to survey target areas of concentrated low-income households. Because of this process, new subdivisions and luxury home developments were avoided and older, urban neighborhoods received greater attention from the surveyor. It was hoped that this method would lead to an increased likelihood in finding dilapidated housing in older low-income neighborhoods and thereby identifying crucial neighborhood need areas.

To assess the condition of the existing housing stock, the rating criteria for the survey is generally broken down into four (4) major categories. These four categories are assigned a number for each of the corresponding rating conditions. The four ratings and criteria for each category were as follows:

1 = Good Condition: No visible repairs are needed;

2 = Minor Repairs: A couple of minor repairs are needed, but nothing of a serious nature;

3 = Major Repairs: Serious and/or multiple repairs are needed, including areas such as: roof in poor condition, windows in need of repair or replacement, serious signs of dilapidation and/or deterioration, and bad foundational and structural conditions exist;

4 = Condemnable/Unsafe for Living: Major health and safety concerns exist, unit(s) are uninhabitable, and structure is in need of removal.

This study is concerned with housing units scoring a 3 or 4. The vast majority of housing in Bartholomew County is in excellent condition.

Large areas of blight were revealed in two communities:

- Lincoln Central
- East Columbus

In the Lincoln Central neighborhood approximately 96 housing units were considered to be in need of major repair or suitable for condemnation. Of that 96, only six units were believed eligible for condemnation. The Lincoln Central neighborhood is similar to the boundaries for U.S. Census Tract 101 (Appendix: Census Tracts) and contains approximately 2,310 housing units. The units ranking a three or four only constitute about 4 percent of all housing units in that neighborhood. It must be noted however, that not every housing unit was surveyed. The Lincoln Central neighborhood is predominantly renter-occupied, only about 36 percent of all occupied units are owner-occupied.

The East Columbus neighborhood contains U.S. Census Tracts 107 and 108. Combined, these two census tracts contain 3,321 housing units. Only 58 homes rated a three or four, equating to about 2 percent of all housing units. East Columbus is almost evenly split between renters and owners.

Other concentrated areas of dilapidated housing were found in the following communities:

- Edinburgh
- Hope
- Lowell Addition

In most cases, it appeared that the dilapidated homes were clustered in a low-income neighborhood with a high proportion of renters. This signals the urgent need for housing and neighborhood revitalization programs. Although the percentages of unsafe housing may be higher in some very small communities, the severity of

dilapidated housing appears greater in the Lincoln Central and East Columbus neighborhoods due to the quantity of housing in need of repair.

| Table 23 Housing Condition Survey | | | |
|--|-------------------|-------------------|--------------|
| Community | “3” Rating | “4” Rating | Total |
| Clifford | 10 | 1 | 11 |
| Dawson St. | 10 | 3 | 13 |
| East Columbus | 55 | 3 | 58 |
| Edinburgh | 16 | 2 | 18 |
| Garden City | 4 | 3 | 7 |
| Hartsville | 14 | 2 | 16 |
| Hope | 19 | 5 | 24 |
| Lincoln Central | 90 | 6 | 96 |
| Lowell Addition | 16 | 3 | 19 |
| Taylorsville | 12 | 1 | 13 |
| Total | 246 | 29 | 275 |

When developing affordable housing programs, efforts should be targeted in areas with the greatest need. The housing condition inventory helps affordable housing providers and local government representatives prioritize projects and develop new initiatives. The action plan presented in this report is intended to address the areas of slum and blight that were revealed in the housing condition survey.

Special Needs Housing

All communities should have housing available for special needs populations. For purposes of this study, special needs populations refer to the following groups or individuals:

- Homeless individuals and families
- Elderly or senior citizens
- People with disabilities
- Single parents with children under 18 years of age
- Migrant workers and immigrant populations

Special needs populations can require services much greater than the typical household. Because special needs populations are often dependent on social services, they will often reside in proximity to programs and services that meet their needs. Most of Bartholomew County's social service organizations are located within the City of Columbus, likewise, most of the special needs housing available in the county is also inside city limits.

Based on survey results, service providers are meeting much of the demand for the housing needs of disabled individuals. This is most likely because Development Services, Inc., a not-for-profit organization helping people with disabilities, is very active and involved in coordinating housing and other supportive services for their clients. A local community housing survey showed that most people did not find the supply and cost of accessible housing in Bartholomew County to be a problem. Out of 570 survey responses only 53 respondents, roughly 10 percent, stated that the availability and affordability of accessible housing was a major or minor problem. However, a review of housing available for the physically, mentally or developmentally disabled suggests that additional capacity is needed in Bartholomew County to house individuals with special needs.

The survey revealed similar findings in regards to senior housing facilities. Approximately 4 percent of the survey respondents claimed finding affordable and available senior housing was a major or minor problem.

Although the findings show that current demand is being met by existing resources, there are many variables that can affect the delivery of housing services to special needs populations. Service providers may not have guaranteed funding sources and might be susceptible to federal or state budget cuts. This could result in a decrease in services.

The table below shows subsidized housing in Bartholomew County that is accessible and serves disabled individuals.

| Table 24 Housing for Physically/Mentally/Developmentally Disabled | | | | |
|---|---|---|--------------------------|---|
| Name, Address & Phone Number | Number of Accessible Units | Type of Subsidy | Current Vacancies | Eligibility |
| Applegate Apartments 2230 Applegate Dr. Columbus, IN 47203 812-376-9160 | 9 | Placed through Columbus Housing Authority | 1 vacancy | None |
| Cambridge Square 3301 McKinley Ave Columbus, IN 47201 | 70 | Rent is 30% of annual income | 1 vacancy | Disabled, low-income, elderly, families |
| Columbus Housing Authority 746 McClure Rd. Columbus, IN 47201 812-378-0005 | 42 two-bdr. 8 one-bdr. | Public housing | 8-10 month waiting list | LMI |
| Developmental Services, Inc. 2920 10 th St. Columbus, IN 47201 812-376-9404 | 12 scattered-site houses; 40 beds in group homes | Medicaid, ICFMR, Medicaid waiver | None | Developmentally disabled |
| Evergreen Court Apartments 2310 Sims Ct. #2 Columbus, IN 47203 812-376-8995 | 12 accessible efficiency studios | Accepts Section 8 | Many | No special requirements |

| Table 24 Housing for Physically/Mentally/Developmentally Disabled | | | | |
|---|---|------------------------------|----------------------------|-----------------------------------|
| Name, Address & Phone Number | Number of Accessible Units | Type of Subsidy | Current Vacancies | Eligibility |
| Fairington Apartments 2351 Fairington Ct. Columbus, IN 47203 812-376-8836 | 136 | | 6 month to 2 year waitlist | 62 and over, handicapped disabled |
| Parkview Rental Townhomes 3393 N. Country Brook St. Columbus, IN 47201 812-373-0711 | | | | |
| Quinco Behavioral Health Services 424 Washington St. Columbus, IN 47201 800-266-2341 | 21 units in independent living; 14 units in transitional residence; 8 units in group home | Partially subsidized by HUD | 3-5% | Mentally disabled |
| The Villa Apartments 4101 Waycross Dr. Columbus, IN 47203 812-379-1225 | 99 | Subsidized directly from HUD | None | 62 and over disabled |
| Willowwood Apartments 3541 Cardinal Court Columbus, IN 47203 888-395-5938 | 6 | None | 1 | |

Several issues should be addressed when considering the development of accessible housing. These include entrance and exit ramps, wide doorways, low counters, handrails, and even special lighting and plumbing fixtures. Programs that provide accessibility modifications to existing structures occupied by handicapped or disabled housing should be pursued.

Homelessness and individuals and families in need of transitional housing services are both special needs issues. Bartholomew County is not meeting the need for

emergency and transitional shelter space for both adults with children less than 18 years of age and adults without children. Current shelter facilities are at capacity and often have a waiting list. The construction of additional shelter space, both emergency and transitional, should be pursued.

The table below displays the shelter options available in Bartholomew County.

| Table 25 Shelter Facilities | | |
|--|---|--|
| Name, Address & Phone Number | Type of Shelter | Important Additional Information |
| Bartholomew County Youth Services Center 2350 Illinois St. Columbus, IN 47201 812-379-1690 | Juvenile facility that mainly serves as detention center for delinquent youth, but also as temporary emergency shelter for non-delinquent youth | Provides intensive day treatment services for adjudicated delinquent youth |
| Central Services of Jackson County 250 S. Vine St. Seymour, IN 47274 812-522-9308 | Emergency shelter for homeless families with minor children. | Also provide referral and distribution of household items. |
| Horizon House Homeless Shelter 724 Chestnut St. Columbus, IN 47201 812-376-9710 | Emergency Shelter, (waiting list 4-10 families) Must have child under 18. 4 families. Will provide lodging at a hotel. | Transportation to and from work. Basic life skill help, resumes, everyone attends Human Services classes. |
| Love Chapel Center 311 Center St. Columbus, IN 47201 812-372-9421 | No shelter services | Provides food pantry and rent assistance |
| Turning Point 745 Washington St. Columbus, IN 47201 812-379-9844 | Domestic Violence | Coordinates with all agencies in advocacy for clients. Help to establish independent living, given constant support as long as it is required. |
| Salvation Army 2525 Illinois St. Columbus, IN 47202 812-372-7118 | Provides overnight lodging at a hotel | Assistance unavailable to those with criminal records due to motel regulations |

According to U.S. Census estimates, approximately 12 percent of the population in Bartholomew County is 65 years of age or older. Depending on financial status, health, proximity to family and friends, and other factors, elderly individuals may have a variety of special housing needs. Many senior citizens live on fixed incomes and do not have the financial means to maintain their homes or make improvements to their homes. To complicate this, many seniors live in aging, deteriorating housing units. For these reasons, the elderly must be looked after carefully to make sure that their homes are safe.

Bartholomew County contains several senior housing facilities, and most of them have vacancies. The table below displays the senior housing options existing throughout Bartholomew County.

| Table 26 Senior Housing Facilities | | | | |
|---|--------------------------------------|------------------------|--------------------------|--|
| Name, Address & Phone Number | Type of Subsidy | Number of Units | Current Vacancies | Tenant Qualifications |
| All Saints Manor 5400 Yellowwood Dr. Columbus, IN 47203 812-378-9099 | Rent based on 30% of adjusted income | | | Must be elderly or disabled, 62 years or older; income cannot exceed \$17,050 for a single, or \$19,500 for a couple |
| Alterra Sterling House of Columbus 2564 Fox Pointe Dr. Columbus, IN 47203 812-372-0950 | None | 42 units | Yes, 18 units | Elderly and/or disabled |
| Armory Apartments (run by Housing Partnerships, Inc.) 646 Franklin St. Columbus, IN 47201 812-378-3827 | None | 25 units | None | 55 years or older; must meet income guidelines |
| Cambridge Square 3301 McKinley Ave. Columbus, IN 47201 812-378-3827 | Rent is 30% of annual income | 70 units | 1 vacancy | Disabled, low-income, elderly, or families |
| Columbus Health and | None | 229 beds | Yes, 20 beds | 3 day Stay in hospital, |

Table 26
Senior Housing Facilities

| Name, Address & Phone Number | Type of Subsidy | Number of Units | Current Vacancies | Tenant Qualifications |
|---|--------------------------------------|--|----------------------------|---|
| Rehabilitation Center 2100 Midway St. Columbus, IN 47201 812-372-8447 | | | | must go through prescreen |
| Columbus Housing Authority 746 McClure Rd. Columbus, IN 47201 812-378-0005 | Public housing | 24 one-bedroom (of 157 total units) | 8-10 month waiting list | Low to moderate income |
| Columbus Regional Hospital Transitional Care Center 2400 E. 17 th St. Columbus, IN 47201 812-376-5570 | Medicare | 21 beds | Rapid turnover | Must be referred from a physician |
| Community Care Center of Columbus 3550 Central Ave, Columbus, IN 47203 812-379-9669 | None | 80 beds | Yes, did not know how many | Required assessment process. Residents must be in need of 24 hour care |
| Fairington Apartments 2351 Fairington Ct Columbus, IN 47203 812-376-8836 | | 136 beds | 6 month to 2 year waitlist | Elderly persons 62 and over, or handicapped/disabled |
| Four Seasons Retirement Center 1901 Taylor Rd. Columbus, IN 47203 812-372-8481 | 12 beds marked for Medicare patients | 113 apartment s; 88 bed health center | 7 apartments; 18 beds | Must be at least 65 years or older; pre-admission screening |
| Hickory Creek at Columbus 5480 25 th St. Columbus, IN 47203 812-372-6136 | Medicare | 40 beds | 7 beds | Medical necessity, need to have Medicare Certification to be admitted to the facility |
| GreenTree at Columbus 4895 Pine Ridge Dr. Columbus, IN 47201 812-342-2148 | None | 58 | Only 60% full | Need to be somewhat independent, bathe themselves and take own medication |
| Lutheran Community | None | 153 units | 20 nursing home | None |

Table 26
Senior Housing Facilities

| Name, Address & Phone Number | Type of Subsidy | Number of Units | Current Vacancies | Tenant Qualifications |
|---|--|--|----------------------------------|--|
| Home, Inc. 111 W. Church Ave. P.O. Box 810 Seymour, IN 47274 812-522-5927 | | (110 nursing home beds, 43 independent living) | beds; 7 independent living units | |
| Miller's Merry Manor 7440 N. 825 E. Hope, IN 47246 812-546-4416 | 56 Medicaid beds | 74 beds | 8 beds | None |
| Parkside Court 3660 Central Ave. Columbus, IN 47203 812-378-9795 | None | 116 units | 10-15 units | Residents must need only minimal assistance |
| Town & Garden Apartments 428 Pearl St. Columbus, IN 47201 812-376-9241 | Can apply for subsidy through Columbus Housing Authority | 10 (4 efficiencies and 6 one-bedrooms) | Usually a short waiting list | Residents must be 62 and over |
| The Villa Apartments 4101 Waycross Dr. Columbus, IN 47201 812-379-1225 | Subsidized directly from HUD | 99 units | None | Residents must be either 62 years and over or disabled |

In addition to several senior housing facilities, Bartholomew County also contains many agencies that provide supportive services to the elderly. The following table displays the senior home health services available in Bartholomew County.

| Table 27 Senior Home Health Services | | | |
|--|--|---|--|
| Name & Phone Number | Service Areas | Types of Services | Other info |
| Adult Daycare Center of Columbus 812-372-6415 | Columbus area | Adult daycare No homecare services | Provides activities in a safe environment |
| Adult Day Care Program -- Miller's Merry Manor 812-546-4416 | Columbus area | Residential and non-residential adult care | |
| Aging & Community Services of South Central Indiana 812-372-6918 | Bartholomew, Brown, Decatur, Jackson, and Jennings Counties | Coordinates comprehensive services for elderly, disabled, or HIV-positive, including home health aide referral and caregivers referral list | Other services include homemaker/handyman repair program, money management/representative payee services, and volunteer matching |
| Columbus Regional Hospital - Home Services 812-376-5154 | Bartholomew, Brown, Decatur, Jackson, Jefferson, Jennings, Johnson, Ripley, Scott, and Shelby Counties | Home health aides, LPN duties, and social services | Provides physical, speech, and occupational therapy |
| Compassion Care Home Health Services 812-342-6513 | Southeastern Indiana | Provides full home health care services | |
| Home Health Care Hotline 1-800-227-6334 | Statewide | Provides referrals and answers to questions on home health care issues | |
| Hospice Care of South Central Indiana (through Columbus Regional Hospital) 812-376-5813 | Bartholomew, Decatur, and Jennings Counties | Provides physical, psychological, social and spiritual care for terminally ill persons and their families | Services include pain and symptom control, psycho-social counseling, spiritual counseling, nursing care, home health aides, volunteer support, medical |

| Table 27 Senior Home Health Services | | | |
|---|---|---|---------------------------------|
| Name & Phone Number | Service Areas | Types of Services | Other info |
| | | | equipment, and bereavement care |
| Option Care of Columbus 812-372-0822 | Southern Indiana | General home health care | |
| Visiting Nurse Service South, Inc. 800-248-1340 | Bartholomew, Brown, Decatur, Johnson, Shelby, Monroe, and Morgan Counties | General and specialized health care, including psychiatric, hospice, home infusion therapy, and caregiver support | |

Table 27 is important because senior health and housing services are of growing importance in today's aging population. Many seniors live in single family housing units. Often, elderly individuals live in older homes that may need repair and rehabilitation. At the same time, elderly individuals have a decreased ability to maintain their homes. In addition to the need for home repair, many seniors may need modifications to their homes to make the house and its features more accessible.

Programs that provide owner-occupied and renter-occupied housing rehabilitation services should contain provisions for addressing the needs of elderly individuals not residing in senior housing, particularly elderly individuals who live in detached, single-family housing. As the elderly population in Bartholomew County grows, so will housing needs.

In addition to what has been provided in the previous tables, there are many other services supporting affordable housing.

- City of Columbus – furnace replacement program, participation in home ownership education, sidewalk repair, organization support for not-for-profits

- Lincoln Central Family Neighborhood Center – personal loans, winter coat distribution, car maintenance days, Hoosier Healthwise registration, counseling
- Eastside Community Center – literacy assistance, computer lab for neighborhood residents
- Human Services, Inc. – energy assistance, weatherization, savings accumulation, Head Start
- Horizon House – basic life skills help, transportation
- Love Chapel Center – rent assistance, food pantry
- Turning Point – coordination with all other agencies for assistance
- Aging & Community Services – handyman repair program, money management,
- Developmental Services, Inc. – job training and job matching for disabled individuals, development therapy and service coordination, personalized, home-based support services

Adequacy of Infrastructure

Assessment of the capacity and utilization of existing water and sewer infrastructure is important when considering new housing development or modifications to existing housing units and neighborhoods. This section of the report examines basic information about water and sewer provision. The purpose of this information is the assessment of the existing infrastructure and the capacity for meeting the future needs of residential growth.

Bartholomew County is a rapidly growing county, but the population growth is not spread evenly throughout the county. Columbus is the population center and most of the growth occurs either within or around the City. The township immediately north of Columbus, German Township, is also a rapidly growing area due to growth within the City of Edinburgh, much of which is tied to employment growth in the Indianapolis and Marion County.

Residential growth has important implications for public services. Existing infrastructure should have the capacity to safely manage new growth or infrastructure improvements may need to be made.

The following table presents information about water provision for cities and towns located in Bartholomew County.

| Table 28 Municipal Water Provision | |
|---|--|
| City of Town | Water Provider |
| Bethany | Southwestern Bartholomew Water Corp. 812-342-4421 |
| Clifford | Eastern Bartholomew Water Corp. 812-526-9777 |
| Columbus | City of Columbus 812-372-8861 |
| Edinburgh | Eastern Bartholomew Water Corp. 812-526-9777 City of Edinburgh 812-526-3514 |
| Elizabethtown | Eastern Bartholomew Water Corp. 812-526-9777 |

| Table 28 Municipal Water Provision | |
|---|--|
| City of Town | Water Provider |
| Hartsville | Eastern Bartholomew Water Corp. 812-526-9777 |
| Hope | City of Hope 812-546-5469 |
| Jonesville | Eastern Bartholomew Water Corp. 812-526-9777 |
| Taylorsville | Eastern Bartholomew Water Corp. 812-526-9777 |

The providers of water become less obvious in the unincorporated areas. County residents living near a city or town may be served by a municipal water provider, or they may be served by a private water corporation. Still, some rural residents still utilize well water. The following table shows the water providers in each of Bartholomew County's townships.

| Table 29 Township Water Provision | |
|--|--|
| Township | Water Provider |
| Clay | Eastern Bartholomew Water Corp. 812-526-9777 City of Columbus 812-372-8861 |
| Clifty | Eastern Bartholomew Water Corp. 812-526-9777 |
| Columbus | City of Columbus 812-372-8861 Southwestern Bartholomew Water Corp. 812-342-4421 Eastern Bartholomew Water Corp. 812-526-9777 |
| Flat Rock | Eastern Bartholomew Water Corp. 812-526-9777 |
| German | Eastern Bartholomew Water Corp. 812-526-9777 City of Edinburgh 812-526-3514 |
| Harrison | Southwestern Bartholomew Water Corp. 812-342-4421 City of Columbus 812-372-8861 |
| Haw Creek | Eastern Bartholomew Water Corp. 812-526-9777 City of Hope 812-546-5469 |
| Jackson | Southwestern Bartholomew Water Corp. 812-342-4421 |
| Ohio | Southwestern Bartholomew Water Corp. 812-342-4421 |
| Rock Creek | Eastern Bartholomew Water Corp. 812-526-9777 |
| Sand Creek | Eastern Bartholomew Water Corp. 812-526-9777 |
| Wayne | Southwestern Bartholomew Water Corp. 812-342-4421 City of Columbus 812-372-8861 Eastern Bartholomew Water Corp. 812-526-9777 |

The following table provides some capacity information about each of the water providers in Bartholomew County. All water companies are capable of meeting all existing water needs, including demands from residential growth, within their water jurisdiction. The City of Edinburgh has the smallest excess capacity of all water providers, reported to be at 50,000 gallons per day.

| Table 30 Water Capacity | | | | |
|--|--|---------------------------------------|--|--------------------|
| Name | Areas Served | Total Capacity | Average Capacity | Peak Demand |
| City of Columbus 812-372-8861 | City of Columbus, Parts of East Bartholomew County | 17 mgd | 8 mgd | 12 mgd |
| Eastern Bartholomew Water Corp. 812-526-9777 | Townships: German, Flat Rock, Haw Creek, Columbus, Clay, Clifty, Wayne, Sand Creek, Rock Creek Towns: Clifford, Edinburgh Elizabethtown, Hartsville Jonesville, Taylorsville | Serves 4300 people per month | Serves 4300 people per month | 1.5 mgd |
| Southwestern Bartholomew Water Corp. 812-342-4421 | Townships: Harrison, Jackson, Wayne, Ohio Towns: Bethany | 2660 households per month | 550,000 gd | 800,000 gd |
| City of Hope 812-546-5469 | City of Hope | 300,000 gd | 150,000 gd | 210,000 gd |
| City of Edinburgh 812-526-3514 | City of Edinburgh | 800,000 gd | 750,000 gd | 800,000 gd |

Bartholomew County communities vary on their ability to provide sewer service. The following table provides a breakdown of available sewer services throughout the county.

| Table 31 Sewer Capacity | | | | |
|--|--|----------------|---------------|-------------|
| Name | Areas Served | Total Capacity | Peak Capacity | Average Use |
| City of Columbus 812-372-8861 | City of Columbus, Parts of East Bartholomew County | 12.5 mgd | 18 mgd | 8 mgd |
| Driftwood Utilities Corp. 812-526-8177 | German Township | | | |
| Town of Hope 812-546-5469 | City of Hope | 550,000 gd | UA | 250,000 gd |
| Town of Edinburgh 812-526-3514 | City of Edinburgh | 1mgd | UA | 750,000 gd |

UA = data unavailable

mgd = Million gallons per day

gd = gallons per day

All of the incorporated communities have sufficient resources to safely manage their existing sanitary sewer needs. As Bartholomew County continues to grow, expansion of sewer services may be necessary. The Town of Hope is currently upgrading the sewer system for the entire town thereby enabling all residential properties to be connected to the sanitary sewer system. Some other smaller communities, such as Harrison Lake and Grandview Lake, do have private sewer utility service available to residents within the subdivision.

Still, some of Bartholomew County's rural residents do not have sanitary sewer service at their homes.

Neighborhood Needs

A housing condition inventory, community housing survey (Appendix: Housing Condition Survey Results, Community Leader Survey Summary Report) and discussions with key housing providers helped to identify targeted neighborhoods and particular needs within those neighborhoods.

The City of Columbus is the only incorporated community that has large, easily identified areas of slum and blight. The Town of Hope and, to a lesser extent Hartsville, also contain several homes that should be targeted for repair and rehabilitation.

Based upon SDG's research, the top five neighborhoods to be targeted for affordable housing development services are as follows:

1. Lincoln Central
2. East Columbus
3. Hope
4. Edinburgh
5. Lowell Addition

Affordable housing services should be focused on the Lincoln Central and East Columbus neighborhoods, which have similar challenges. As shown earlier, a housing condition inventory found many homes in both neighborhoods in need of major repair or suitable for condemnation. The numbers were as follows:

- Lincoln Central: 90 units in need of serious repair, 6 units judged unsafe for living
- East Columbus: 55 units in need of serious repair, 3 units judged unsafe for living

Lincoln Central and East Columbus developed mostly as worker neighborhoods for factory workers and their families. Today, these two neighborhoods are populated by

more renters than homeowners and many of the housing units show a clear lack of investment. Despite progress and a constant presence from local organizations, these neighborhoods have been in a state of decline for several years. Many of these homes were built over 50 years ago as single-family residences and have since been modified into multiple rental units. Reinvestment in these neighborhoods is needed, but will be difficult due to the residential composition of the community.

Demographic statistics for the Lincoln Central neighborhood suggest a need for housing services:

- Only 36 percent of the occupants are homeowners
- Approximately 19 percent of the families are single mothers with children under 18 years of age
- Almost half of all households contain unrelated individuals (non-family households)
- 224 households are occupied by senior citizens that live alone
- 10 percent of the housing units are vacant

Statistics for the East Columbus neighborhood are as follows:

- 48 percent of the occupants are renters
- 16 percent of family households are single mother households
- 36 percent of all households are non-family households
- 335 households are occupied by seniors that live alone
- 9 percent of the housing units are vacant

In addition to not having the financial resources or ability to make needed repairs and improve their homes, many residents may not be willing to make the investment because of the poor condition of the neighborhood in general. As mentioned earlier, a lack of investment breeds to a continued lack of investment. The City of Columbus and local not-for-profit organizations should continue to serve these neighborhoods with all possible services.

In addition to individual-focused services, such as home buyer and rental assistance or client counseling, neighborhood services are also needed to incentivize reinvestment and empower residents to take leadership roles within their neighborhoods. Without growth in a high-paying job sector, residents in these neighborhoods may continue to struggle with basic necessities, and they may need public assistance to improve their neighborhoods. It is recommended that both a rental housing improvement program and a neighborhood association program be created and focused on the Lincoln Central and East Columbus neighborhoods.

A community housing survey was utilized to assess neighborhood and individual resident needs. The survey asked for opinions regarding countywide housing issues. The table below provides the results of part of that survey.

| Table 32 Supply & Cost Issues | | | |
|--|----------------------|----------------------|----------------------|
| Housing Issue | Major Problem | Minor Problem | Not a Problem |
| Quality of rental housing | 16.2% | 25.7% | 58.1% |
| Cost of rental housing | 28% | 23% | 50.8% |
| Quality of homes for sale | 12% | 22.5% | 65.5% |
| Cost of homes for sale | 36.7% | 17.8% | 45.5% |
| Finding the right size home | 21% | 21% | 4.6% |
| High down payment | 38.9% | 13.1% | 48.1% |
| Qualifying for a mortgage | 30.8% | 12.7% | 56.5% |
| Understanding how to buy a home | 20.4% | 19.3% | 60.3% |
| High water & sewer costs | 12.1% | 24.2% | 63.7% |
| Locating senior housing | 2.4% | 4.8% | 92.9% |
| Accessibility for physically impaired | 5.8% | 9.6% | 84.5% |

As seen from survey results, over 40 percent of the respondents believe that rental housing quality is a problem. Likewise, 50 percent believe that rental costs are too high. Respondents also note difficulty in finding a decent affordable home to purchase due to the following reasons:

- Inability to make a downpayment
- Qualifying for a mortgage
- Lack of understanding about the home buying process in general

The housing survey also asked a series of questions about safety and environmental issues. The following table highlights those findings.

| Table 33 | | | |
|--|----------------------|----------------------|----------------------|
| Safety & Environmental Issues | | | |
| Housing Issue | Major Problem | Minor Problem | Not a Problem |
| Industrial noise close to housing | 8.0% | 17.8% | 74.2% |
| Air pollution close to housing | 10.8% | 15.9% | 73.3% |
| Lead-based paint in housing | 3.2% | 11.7% | 85.2% |
| Failing septic systems | 4.6% | 14.1% | 81.2% |
| Poor surface drainage | 11.9% | 23.5% | 64.6% |
| Conditions of streets | 7.0% | 22.9% | 70.2% |
| Too much traffic or high speeds | 17.6% | 27.1% | 55.3% |
| Not having side walks | 11.6% | 18.4% | 70.0% |
| Conditions of sidewalks | 10.1% | 20.0% | 69.8% |
| Adequate street lighting | 9.6% | 21.6% | 68.8% |
| Nearby crime | 8.8% | 29.0% | 61.5% |
| Litter and road side dumping | 9.9% | 23.1% | 67.0% |
| Overcrowded neighborhoods | 7.3% | 13.3% | 79.4% |
| Safe access to recreation areas | 4.4% | 13.7% | 82.0% |
| Drinking water quality | 7.9% | 14.7% | 77.4% |

The primary housing needs for Bartholomew County's low-income neighborhoods are the following:

- Rehabilitation of existing housing
- Demolition and replacement of existing housing
- Neighborhood involvement and improvement initiatives

The homes in need of major repair are aging and deteriorated and are a mix of renter- and owner-occupied. It is likely that the low-income individuals and families residing in these homes do not have the financial ability to make the necessary repairs and

renovations. Not-for-profit housing providers and local government should continue to offer their existing services in these neighborhoods. However, new programs, focused on neighborhood improvement, should be initiated.

Many of the housing issues highlighted in by the survey results are indirectly related to a growth in housing on the outskirts of Columbus and in the county. As new investment has been focused outside of Columbus's older urban neighborhoods, those same neighborhoods have begun to show signs of many years of disinvestment.

Columbus's newer homes are typically \$125,000 and higher price range and on the outskirts of town. These homes are proximate to new retail and commercial development and have all modern public infrastructure amenities.

The older neighborhoods, such as East Columbus and Lincoln Central, do not have modern public infrastructure amenities, have low housing values, and a high number of rental properties.

Population & Housing Trends

As mentioned previously, Bartholomew County is one of Indiana's fastest growing counties. The county's most rapid growth -28 percent- was in the 1950s, most likely due to the baby-boom generation. In the 1990s, Bartholomew County grew by 12 percent. It is anticipated that Bartholomew County will not continue to grow as rapidly as it did during the 1990s. As forecast by STATS Indiana, Bartholomew County will grow by approximately 6 percent (4,600) in the next 20 years.

| Table 34 Population Trends | | | |
|-------------------------------|-------------------|-------------------|------------------|
| Year | County Population | Percentage Change | Numerical Change |
| 1900 | 24,594 | -- | -- |
| 1910 | 24,813 | 0.9% | 219 |
| 1920 | 23,887 | -3.7% | -926 |
| 1930 | 24,864 | 4.1% | 977 |
| 1940 | 28,267 | 13.7% | 3,403 |
| 1950 | 36,108 | 27.7% | 7,841 |
| 1960 | 48,198 | 33.5% | 12,090 |
| 1970 | 57,022 | 18.3% | 8,824 |
| 1980 | 65,088 | 14.1% | 8,066 |
| 1990 | 63,657 | -2.2% | -1,431 |
| 2000 | 71,435 | 12.2% | 7,778 |
| 2005 | 72,907* | 2.1% | 1,472 |
| 2010 | 74,132* | 1.7% | 1,225 |
| 2015 | 75,150* | 1.4% | 1,018 |
| 2020 | 76,070* | 1.2% | 920 |

*U.S. Census estimates based on pre-2000 data. Source: U.S. Census Bureau

An analysis of township population trends provides a better picture of where Bartholomew County is experiencing its greatest influx of new residents. Columbus Township, the township encompassing the City of Columbus, has experienced the greatest township growth in recent years. The majority of Bartholomew County's growth is centered on the Columbus area, particularly those townships surrounding

the City of Columbus and with immediate access to Interstate 65. German Township had the highest rate of growth in the 1990s and is the second largest township in the county. German Township is ideally situated along Interstate 65, with close access to the Town of Edinburgh, City of Columbus and Marion County.

| Table 35 Township Population Trends | | | | |
|--|-------------|-------------|------------------------|----------------------------|
| Township | 2000 | 1990 | Actual Increase | Percentage Increase |
| Clay | 3,103 | 2,421 | 682 | 28.2% |
| Clifty | 1,200 | 1,003 | 197 | 19.6% |
| Columbus | 41,194 | 37,466 | 3,728 | 10.0% |
| Flat Rock | 1,539 | 1,468 | 71 | 4.8% |
| German | 7,062 | 5,507 | 1,555 | 28.2% |
| Harrison | 3,453 | 2,769 | 684 | 24.7% |
| Haw Creek | 4,015 | 3,914 | 101 | 2.6% |
| Jackson | 940 | 750 | 190 | 25.3% |
| Ohio | 1,632 | 1,557 | 75 | 4.8% |
| Rock Creek | 1,313 | 1,261 | 52 | 4.1% |
| Sand Creek | 2,185 | 2,104 | 81 | 3.9% |
| Wayne | 3,795 | 3,437 | 358 | 10.4% |

Source: STATS Indiana

Additional information can be gleaned from city and town population trends in the last 50 years. Many Bartholomew County communities have experienced both population increases and decreases in the past five decades.

| Table 36 Municipal Population Trends | | | | | | |
|---|-------------|-------------|-------------|-------------|-------------|-------------|
| Place | 1950 | 1960 | 1970 | 1980 | 1990 | 2000 |
| Bethany | NA | 119 | 121 | 127 | 90 | 94 |
| Clifford | 232 | 241 | 275 | 310 | 308 | 291 |
| Columbus | 18,370 | 20,778 | 26,457 | 30,614 | 31,802 | 39,059 |
| Edinburgh | 3,283 | 3,664 | 5,079 | 4,856 | 4,536 | 4,505 |
| Elizabethtown | 323 | 417 | 519 | 603 | 495 | 391 |
| Hartsville | 340 | 399 | 434 | 379 | 391 | 376 |

| Table 36 Municipal Population Trends | | | | | | |
|---|-------------|-------------|-------------|-------------|-------------|-------------|
| Place | 1950 | 1960 | 1970 | 1980 | 1990 | 2000 |
| Hope | 1,215 | 1,489 | 1,603 | 2,185 | 2,171 | 2,140 |
| Jonesville | 225 | 196 | 202 | 213 | 221 | 220 |
| Taylorsville | NA | NA | NA | 1,247 | 1,044 | 936 |

Source: STATS Indiana

Despite the overall rapid county growth, some communities have experienced little or no significant growth over the past 50 years. For example, Edinburgh has gained over 1,200 individuals since 1950, but its population is approximately 700 less than it was in the 1970 census. The City of Columbus is the only municipality to show continual growth.

The tables above point to the increased suburbanization of Bartholomew County. Most new residents have been moving into unincorporated areas of the county. The City of Columbus has continued to grow not just from new residents, but also from annexation. Most new homes are being constructed in the outlying areas of Columbus, or outside of corporate limits.

Another trend to be examined in this report is the growth of housing. As a whole, the county has experienced strong growth in housing construction since 1990.

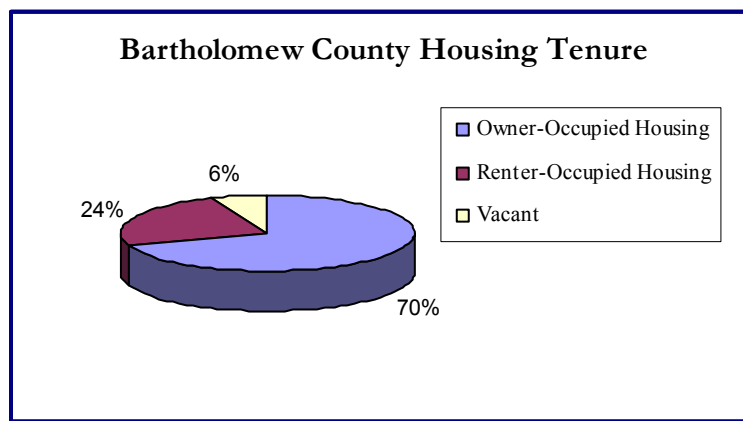
| Table 37 Household Counts | | | |
|--|-------------------|-------------------------|--------------------------|
| Year | Households | Numerical Growth | Percentage Growth |
| 1980 | 22,804 | -- | -- |
| 1990 | 24,192 | 1,388 | 6.1% |
| 2000 | 27,936 | 3,744 | 15.5% |
| 2010 | 29,590 | 1,654 | 6.0% |
| 2020 | 31,500 | 1,910 | 6.0% |

Source: STATS Indiana

The rapid growth of housing experienced in the 1990s is likely to slow down and will remain lower in the foreseeable future. Population growth is driving a strong housing

market and Bartholomew County will have more households in the next ten years. Estimates made just prior to the release of 2000 Census show Bartholomew County growing to almost 75,000 residents by 2010. Using an average of 2.5 persons per household, it is believed that Bartholomew County will have over 1,400 new households in the next eight to 10 years. Additional estimates by Woods & Poole Economics, Inc. show that Bartholomew County will have an additional 3,500 households by 2020.

Typical of Indiana communities, Bartholomew County has a very high home ownership rate. According to U.S. Census data, Bartholomew County's homeownership rate was 74 percent 1990. 2000 figures show that homeownership has declined somewhat.



Local survey data revealed that most low-income residents rent their house or apartment. Approximately 50 percent of the survey respondents are renters. As housing prices continue to increase, more working individuals and families may be forced to rent, thereby lowering the homeownership rate in Bartholomew County.

The survey also provided information about the county's aging housing stock. Approximately 54 percent of the respondents claimed that their home was built prior to 1970.

| Table 38 Age of Housing Stock | | |
|----------------------------------|---------------------|-----------------------|
| Year Built | Percentage of Total | Cumulative Percentage |
| Before 1940 | 17.7% | 17.7% |
| In the 1940s | 8.6% | 26.3% |
| In the 1950s | 12.6% | 38.9% |
| In the 1960s | 15.4% | 54.3% |
| In the 1970s | 16.2% | 70.5% |
| In the 1980 | 10.1% | 80.6% |
| In the 1990s | 14.9% | 95.5% |
| Since 2000 | 4.6% | 100% |

As the housing stock ages, the need for rehabilitation programs increases. Programs should strive to assist low-income households that do not have the financial means to maintain their homes.

Table 39 shows the value of housing in Columbus, Bartholomew County and Indiana. According to the data, 55 percent of housing in Columbus costs between \$100,000 and \$300,000. Still, 42 percent of all of Columbus's housing is priced under \$100,000. Anecdotal evidence suggests that many of the homes are purchased by landlords to be converted into rental properties. Also, survey data reveals that many of homes are of poor quality and not suitable for purchase.

| Table 39 Housing Values | | | | | | |
|----------------------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|
| Value | Columbus | | Bartholomew Co. | | Indiana | |
| | Number of Units | % of All Units | Number of Units | % of All Units | Number of Units | % of All Units |
| <\$50,000 | 259 | 2.9% | 652 | 3.9% | 156,936 | 11.4% |
| \$50,000-\$99,999 | 3,517 | 38.9% | 7,021 | 42.4% | 605,074 | 43.9% |
| \$100,000-\$149,999 | 2,767 | 30.6% | 4,903 | 29.6% | 360,943 | 26.2% |
| \$150,000-\$199,999 | 1,410 | 15.6% | 2,236 | 13.5% | 141,084 | 10.2% |
| \$200,000-\$299,999 | 818 | 9.0% | 1,284 | 7.8% | 75,658 | 5.7% |
| \$300,000-\$499,999 | 230 | 2.5% | 355 | 2.1% | 27,098 | 2.0% |
| \$500,000-\$999,999 | 38 | 0.4% | 97 | 0.6% | 7,264 | 5.0% |
| >\$1,000,000 | 8 | 0.1% | 14 | 0.1% | 1,821 | 1.0% |
| Median Value | 111,900 | | 105,300 | | 94,300 | |

Source: U.S. Census Bureau

Table 40 shows the values of rents in Columbus, Bartholomew County and Indiana. Over 62 percent of all rental properties cost between \$500 and \$999 per month. The median rents are priced at approximately \$570 per month, about \$50 more per month than in the rest of Indiana. As data in this report show, a significant portion of Columbus and Bartholomew County residents can not afford a median-priced rental unit. With vacancy rates ranging from 5 percent to 8 percent for rental units, many residents may not be able to locate rental units that they can afford.

| Gross Rent | Table 40 Gross Rents | | | | | |
|-----------------|-------------------------|----------------|-----------------|----------------|-----------------|----------------|
| | Columbus | | Bartholomew Co. | | Indiana | |
| | Number of Units | % of All Units | Number of Units | % of All Units | Number of Units | % of All Units |
| <\$200 | 383 | 6.8% | 420 | 6.0% | 39,800 | 6.1% |
| \$200-\$299 | 291 | 5.2% | 382 | 5.5% | 37,819 | 5.8% |
| \$300-\$499 | 1,095 | 19.4% | 1,492 | 21.3% | 203,896 | 31.2% |
| \$500-\$749 | 2,820 | 50.0% | 3,305 | 47.3% | 251,210 | 38.4% |
| \$750-\$999 | 693 | 12.3% | 867 | 12.4% | 63,565 | 9.7% |
| \$1,000-\$1,499 | 110 | 2.0% | 125 | 1.8% | 17,161 | 2.6% |
| >\$1,500 | 81 | 1.4% | 81 | 1.2% | 5,124 | 0.8% |
| No Cash Rent | 164 | 2.9% | 321 | 4.6% | 35,551 | 5.4% |
| Median | \$579 | | \$570 | | \$521 | |

Source: U.S. Census Bureau

Survey responses regarding the length of time in the same dwelling suggest a somewhat transient population in Bartholomew County.

| Table 41 Years in Current Home | | |
|-----------------------------------|---------------------|-----------------------|
| Length of Residency | Percentage of Total | Cumulative Percentage |
| Less than 2 Years | 40.8% | 40.8% |
| 2 – 5 Years | 31.0% | 71.8% |
| 6 – 10 Years | 11.2% | 83.0% |
| 11 – 20 Years | 7.3% | 90.3% |
| More than 20 Years | 9.8% | 100% |

Approximately 72 percent of those surveyed have lived in their current home for less than six years. This is not altogether surprising for renters, but given the income

information that was collected as part of the survey, it may suggest a transient population. Further study may help determine the causes for such a mobile segment of the population.

The makeup of Bartholomew County's population is changing and will continue to change somewhat in the next 10 to 20 years due to the following reasons:

- The median age is increasing
- The elderly population is growing relative to the total population (from 7 percent in 1970 to 19 percent in 2025).

Bartholomew County's median age of population has been steadily increasing for the past 30 years. In 1970 the median age was 26, in 2000 it is 38, and in 2025 it is estimated to be 42. An aging population influences the housing market in a community. As the population gets older, housing needs may change. Demands on commercial and social services may increase or decrease and housing tenure may also change.

According to estimates by Woods & Poole Economics, Inc., almost 16,000 elderly (65 years of age and older) individuals will reside in Bartholomew County by 2025. The growth of the senior citizen population is particularly important when planning for future housing. Senior citizens often have a fixed income, but have housing needs greater than most of the population. As it appears that the elderly population will double relative to the total population, affordable and accessible housing choices must be made available throughout the county.

Economy

A strong economy helps the community create and maintain a balanced housing stock and a healthy housing market. Historically, Bartholomew County has had a strong manufacturing base and many large, successful corporations. Table 42 shows the top 15 major employers in Bartholomew County as of 2002.

| Table 42 Major Employers | | |
|-------------------------------------|---|--------------------------------|
| Year Established | Company | Number of Employees |
| 1919 | Cummins Engine Co., Inc. | 5,048 |
| 1919 | ArvinMeritor, Inc. | 2,715 |
| 1917 | Columbus Regional Hospital | 1,700 |
| 1965 | Bartholomew County School Corporation | 1,352 |
| 1935 | Dorel Juvenile Group | 1,064 |
| 1989 | NTN Driveshaft, Inc. | 725 |
| 1985 | Enkei America, Inc. | 627 |
| 1980 | Interstate Brands Corp.-Dolly Madison Cakes/Sap's Foods | 500 |
| 1821 | City of Columbus | 487 |
| 1988 | Toyota Industrial Equipment Manufacturing, Inc. | 479 |
| 1986 | Impact Forge, Inc. | 426 |
| 1821 | Bartholomew County | 406 |
| 1925 | Golden Castings Corp. | 354 |
| 1971 | Columbus Container, Inc. | 345 |
| 1987 | Diamet Corp. | 248 |

Source: Economic Development Board

A brief analysis of local economic conditions and trends provides useful information for housing development and services. Like many Indiana communities, Bartholomew County has undergone a gradual shift from a manufacturing economy to an economy more focused on commercial retail, service jobs and construction. The community now has a large residential and commercial construction sector, and a strong and growing retail and service sector.

Table 43
Employment by Industry, 1970-2000

| Industry | 1970 | % | 1980 | % | 1990 | % | 2000 | % |
|---------------------------------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|
| Farm | 1,163 | 3.63% | 1,231 | 3.24% | 874 | 2.06% | 735 | 1.38% |
| Agriculture (forestry, fishing, etc.) | 80 | 0.25% | 138 | 0.36% | 192 | 0.45% | 290 | 0.55% |
| Mining | 38 | 0.12% | 56 | 0.15% | 89 | 0.21% | 64 | 0.12% |
| Construction | 1,280 | 3.99% | 1,458 | 3.83% | 2,028 | 4.78% | 2,823 | 5.31% |
| Manufacturing | 16,049 | 50.02% | 16,311 | 42.87% | 14,094 | 33.24% | 18,046 | 33.93% |
| Transportation & Public Utilities | 1,054 | 3.29% | 1,173 | 3.08% | 2,006 | 4.73% | 2,134 | 4.01% |
| Wholesale Trade | 532 | 1.66% | 820 | 2.16% | 1,067 | 2.52% | 1,402 | 2.64% |
| Retail Trade | 3,979 | 12.40% | 5,524 | 14.52% | 7,043 | 16.61% | 8,108 | 15.24% |
| Finance, Insurance & Real Estate | 1,338 | 4.17% | 1,791 | 4.71% | 2,389 | 5.63% | 2,510 | 4.72% |
| Services | 3,623 | 11.29% | 5,124 | 13.47% | 7,982 | 18.82% | 11,465 | 21.56% |
| Government | 2,946 | 9.18% | 4,422 | 11.62% | 4,641 | 10.94% | 5,608 | 10.54% |
| Total Employment | 32,082 | 100.00% | 38,048 | 100.00% | 42,405 | 100.00% | 53,185 | 100.00% |

Source: STATS Indiana

The most obvious trend apparent in the table above is the decline in manufacturing over the last 30 years. In 1970, manufacturing jobs accounted for over 50 percent of all jobs in Bartholomew County. That sector now employs roughly 34 percent of all workers. In a reverse trend, the service sector now accounts for 22 percent of all jobs, whereas it only accounted for 11 percent in 1970. The only employment sectors that have declined in the last 30 years are farming and manufacturing.

Bartholomew County's employment trends are important because manufacturing is the highest paying sector in Bartholomew County. Manufacturing jobs, the most rapidly declining jobs in Bartholomew County, pay an average of approximately \$54,000 per year. In contrast, the service industry is the fastest growing sector and offers some of the lowest paying jobs in the county. Table 44 provides average earnings information for all major industries.

| Table 44 Average Earnings by Industry, 2000 | | | |
|--|-------------------------|-----------------------|---|
| Industry | Total Employment | Total Earnings | Average Earnings Per Job in County |
| Farm | 735 | \$9,424,000 | \$12,822 |
| Agriculture (forestry, fishing, etc.) | 290 | \$4,417,000 | \$15,231 |
| Mining | 64 | \$2,684,000 | \$41,938 |
| Construction | 2,823 | \$96,461,000 | \$34,170 |
| Manufacturing | 18,046 | \$973,810,000 | \$53,963 |
| Transportation & Public Utilities | 2,134 | \$73,602,000 | \$34,490 |
| Wholesale Trade | 1,402 | \$55,761,000 | \$39,772 |
| Retail | 8,108 | \$115,716,000 | \$14,272 |
| Finance, Insurance & Real Estate | 2,510 | \$115,419,000 | \$45,984 |
| Services | 11,465 | \$280,236,000 | \$24,443 |
| Government | 5,608 | \$192,548,000 | \$34,335 |

Source: U.S. Bureau of Economic Analysis

When considering average industry pay rates, it is helpful to know anticipated employment levels in the near future. Table 45 shows employment estimates per industry, for the next 15 years. Bartholomew County is expected to continue to move away from manufacturing and towards a service-based economy. By 2015, the retail and service sectors will employ approximately 42 percent of all of Bartholomew County's workers. The manufacturing sector will only employ 28 percent of all the workers.

| Table 45 Employment by Industry, 2000-2015 | | | | | | | | |
|---|-------------|----------|-------------|----------|-------------|----------|-------------|----------|
| Industry | 2000 | % | 2005 | % | 2010 | % | 2015 | % |
| Farm | 735 | 1.38% | 700 | 1.24% | 660 | 1.12% | 620 | 1.01% |
| Agriculture (forestry, fishing, etc.) | 290 | 0.55% | 320 | 0.57% | 330 | 0.56% | 340 | 0.55% |
| Mining | 64 | 0.12% | 60 | 0.11% | 60 | 0.10% | 60 | 0.10% |
| Construction | 2,823 | 5.31% | 2,860 | 5.08% | 2,930 | 4.98% | 3,010 | 4.90% |
| Manufacturing | 18,046 | 33.93% | 17,510 | 31.08% | 17,450 | 29.65% | 17,450 | 28.39% |

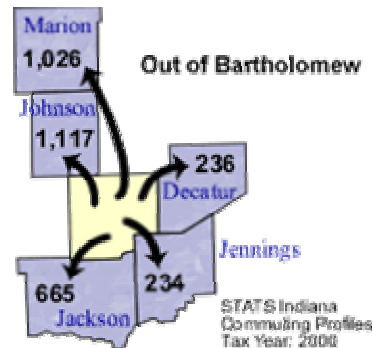
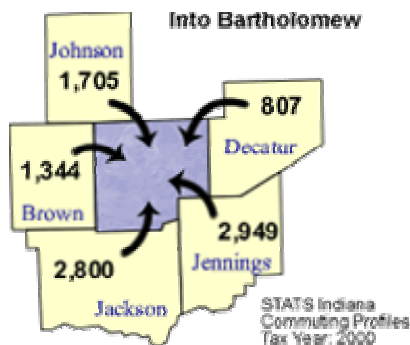
Table 45
Employment by Industry, 2000-2015

| Industry | 2000 | % | 2005 | % | 2010 | % | 2015 | % |
|-----------------------------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|
| Transportation & Public Utilities | 2,134 | 4.01% | 2,160 | 3.83% | 2,160 | 3.67% | 2,150 | 3.50% |
| Wholesale Trade | 1,402 | 2.64% | 1,520 | 2.70% | 1,650 | 2.80% | 1,770 | 2.88% |
| Retail Trade | 8,108 | 15.24% | 8,670 | 15.39% | 9,030 | 15.34% | 9,400 | 15.29% |
| Finance, Insurance & Real Estate | 2,510 | 4.72% | 2,950 | 5.24% | 3,140 | 5.33% | 3,320 | 5.40% |
| Services | 11,465 | 21.56% | 13,420 | 23.82% | 14,890 | 25.30% | 16,340 | 26.58% |
| Government | 5,608 | 10.54% | 6,160 | 10.94% | 6,560 | 11.15% | 7,010 | 11.40% |
| Total Employment | 53,185 | 100.00% | 56,330 | 100.00% | 58,860 | 100.00% | 61,470 | 100.00% |

Source: STATS Indiana

The number of employed in Bartholomew County grew from 32,082 to 53,185 between 1970 and 2000, according to U.S. Census Bureau figures. This large labor force is indicative of Bartholomew County's importance as an employment center for the region. According to Indiana Department of Revenue information for 2000, labor and workforce information is as follows:

- Persons who live in Bartholomew County and work (labor force) = 48,672
- Persons who live **AND** work in Bartholomew County = 44,453
- Persons who live in another county but work in Bartholomew County = 12,736
- Total number of persons who work in Bartholomew County (work force) = 57,189



As the county shifts to more service and retail jobs it is expected that there will also be an increase in part-time employment. Due to an increase in lower-paying part-time employment, residents may have a greater demand for housing services, such as home buying assistance.

Often, workers in retail and service oriented jobs have difficulty finding affordable housing in the community in which they work. These factors point to the need for a balanced housing supply that can adequately serve all members of a community's workforce.

Signs of the growth in the construction industry can be seen by a review of building permits. Residential building permits for single-family housing construction rose sharply in 1992, reaching a high of 389 in 1995. Within the last few years, single family housing construction has fallen back to 1990-1991 levels. Building permit data may not always show a sudden surge in residential development in the year it is filed, but can still be a strong indicator for continued growth in the residential market. The table below provides a summary permit data for Bartholomew County.

| Table 46 | | | | |
|---|----------------------|----------------|-----------------|---------------------------------------|
| Summary of Building Permits for Bartholomew County | | | | |
| Year | Single Family | Modular | Duplexes | Mult-Family (No. of Units) |
| 1990 | 211 | 22 | 2 | 10 |
| 1991 | 230 | 15 | 0 | 0 |
| 1992 | 376 | 34 | 0 | 0 |
| 1993 | 386 | 33 | 5 | 176 |
| 1994 | 350 | 35 | 2 | 21 |
| 1995 | 389 | 28 | 3 | 134 |
| 1996 | 361 | 44 | 7 | 0 |
| 1997 | 375 | 95 | 2 | 326 |
| 1998 | 344 | 95 | 7 | 8 |
| 1999 | 288 | 67 | 6 | 118 |
| 2000 | 181 | 76 | 6 | 100 |
| 2001 | 212 | 68 | 4 | 0 |

Source: Department of Technical Code Enforcement

A possible effect of large-scale residential development, without an increase in manufacturing and industrial assets, is a strain on the local property tax structure. Rapid growth in residential development and population leads to increased school enrollment, increased traffic on existing roadways and increased demand for public utilities. A property tax levy that is heavily dependent on residential property values to raise needed funds for vital public services can place a heavy burden on the homeowner or renter.

At the time this study is concluding, it is difficult to forecast the property tax implications due to an increased reliance on residential property values. The Indiana State Board of Tax Commissioners has changed the way property tax is assessed beginning March 1, 2002 for taxes payable in 2003. The state has projected that a tax burden shift will occur among all property classes. The increases will be greatest in residential housing, with a shift to older homes in appreciating or high-demand neighborhoods. Under the new guidelines, a well-maintained and remodeled home in a high-demand neighborhood will receive a much lower rate of depreciation under the new guidelines.

The overall winners and losers under the new property assessment structure might depend on what programs or incentives are available to assist low-income renters and homeowners. Without programs aimed at helping the low-income citizens of Bartholomew County, development and maintenance of affordable housing could be seriously threatened.

Affordable Housing Resources

A housing needs assessment is incomplete without an inventory of local resources for affordable housing. Specifically, this report is interested not only in the current inventory of publicly assisted housing, but also in an inventory of bank and mortgage financing resources. The following table lists affordable housing available to Bartholomew County residents.

| Table 47 Affordable Housing Developments | | | |
|---|-----------------|-----------------|---|
| Name, Address & Phone Number | Type of Housing | Number of Units | Type of Subsidy |
| Briarwood Apartments 2350 Thornybrook Dr Columbus, IN 47203 812-376-9727 | Apartments | 32 | Project-based Section 8 |
| Cambridge Square 3301 McKinley Ave Columbus, IN 47201 812-372-8562 | Apartments | 70 | Project-based Section 8 |
| Columbus Housing Authority 746 McClure Rd. Columbus, IN 47201 812-378-0005 | Apartments | 157 | Public housing: *Heritage Woods-50 units, small family *Sycamore Place-24 units, special needs *Pence Place-40 units, large family *Scattered site homes-45 units |
| Evergreen Court Apartments 2310 Sims Ct., #2 Columbus, IN 47203 812-376-8995 | Apartments | 138 | Section 8 |
| Fairington Apartments 2351 Fairington Ct. Columbus, IN 47203 317-46 -0400 | Apartments | 136 | Project-based Section 8 |
| Fox Pointe Commons 4740 Foxtrail Ln. Columbus, IN 47203 812-378-2178 | Apartments | 120 | Section 8 |
| Housing Partnerships, Inc. | Scattered- | 42 | Section 8 |

Table 47
Affordable Housing Developments

| Name, Address & Phone Number | Type of Housing | Number of Units | Type of Subsidy |
|--|---------------------------------------|------------------------|---|
| 2160 Cottage Ave. Columbus, IN 47203 812-376-9458 | site rental housing | | Medicaid waivers |
| Human Services, Inc. 1585 Indianapolis Rd. Columbus, IN 47201 812-376-9608 | Scattered-site rental housing in Hope | 25 | Section 8. Assists with Section 8 application and placement. |
| Lincoln Village Cooperative 5135 N. Lincoln Village Dr. Columbus, IN 47203 812-376-0338 | Apartments | 206 | Project-based Section 8 |
| Jamestown Apartments 745 Miller Ln. Seymour, IN 47274 812-522-4264 | Apartments | | Section 8 |
| Mapleview 2999 9 th St. Columbus, IN 47201 812- 378-4559 | Apartments | | Section 8 |
| Prestwick Square Apartments 420 Wint Ln. Columbus, IN 47201 812-372-8100 | Apartments | 68 | Section 8 |
| Seymour-O'Brien Manor 475 S. O'Brien St. Seymour, IN 47274 812- 522-4064 | Apartments | | Section 8 |
| The Villas 4101 Waycross Dr. Columbus, IN 47203 317-87 -3371 | Apartments | 99 | Project-based Section 8 |

A project-based Section 8 development provides rental assistance to help make rental units affordable to low-income people. An individual or family receiving help through a project-based Section 8 development is required to live in that particular development. Assistance received in a project-based Section 8 development cannot be transferred to another property.

The Housing Authority of the City of Columbus serves the City of Columbus and areas within a five-mile radius of the city limits. In addition to the three developments listed in the table above, the housing authority also has 45 homes scattered throughout the community to provide housing for families requiring two and three bedrooms. The housing authority serves approximately 700 households in total.

The housing authority is currently using all of its Section 8 allotment from the federal government. A waiting list exists for Section 8 rental vouchers. The housing authority does not have the staff capacity to manage additional Section 8 case loads. An effort should be made to gain additional section 8 vouchers and provide more financial support to the housing authority.

The ability of a community to provide residents with adequate housing is somewhat dependent upon the quality of financial resources available to individuals in need of assistance. The two tables below provide a listing of banks and mortgage companies within Bartholomew County.

| Table 48 Bartholomew County Banks & Credit Unions | | |
|--|--|---|
| Name | Address | Contact Information |
| BAR-CONS Federal Credit Union | 1142 N. Marr Rd. Columbus, IN 47201 | (812) 372-8776 http://www.barcons.org |
| Business & Industrial Federal Credit Union | Main Office 740 N. Marr Rd. Columbus, IN 47201 | 1-800-523-2240 http://www.busindcu.com |
| Centra Federal Credit Union | National Road Branch / Corporate Offices 1430 National Rd. Columbus, IN 47201 | (812) 376-9771 http://www.centra.org |
| Fifth Third Bank | Columbus North 2117 25 th St. Columbus, IN 47201 | 1-800-972-3030 http://www.53.com |
| Heritage Community Bank | Columbus Office 426 Washington St. Columbus, IN 47201 | (812) 375-5192 http://www.unionbanknorthvernon.com |
| Home Federal Savings | Main Office | email: homf@homf.com |

| Table 48 Bartholomew County Banks & Credit Unions | | |
|--|--|---|
| Name | Address | Contact Information |
| Bank | 218 W. 2 nd St. Seymour, IN 47274 (812) 522-1592 (812) 522-1611 | http://www.homf.com |
| Irwin Union Bank & Trust | Columbus Downtown Banking Center 500 Washington St. Columbus, IN 47201-6230 | (812) 372-0111 http://www.irwinunion.com |
| Jackson County Bank | 3019 E. 25th St., Clover Center Columbus, IN 47203-2434 | (812) 378-0850 http://www.jcbank.com |
| National City | Columbus Downtown 333 Washington St. Columbus, IN 47201 | (812) 378-7384 http://www.nationalcity.com |
| Salin Bank & Trust | Columbus Downtown Banking Center 655 Third St. Columbus, IN 47201 | 1-800-320-7536 email: customer.service@salin.com http://www.salin.com |

| Table 49 Bartholomew County Mortgage Companies | | |
|---|--|---|
| Name | Address | Contact Information |
| American National Mortgage Corp. | 3183 Sycamore Ct., Suite B | (812) 376-3701 |
| Associates Financial Services Co., Inc. | 1940 National Rd. Columbus, IN 47201 | |
| Beneficial Indiana, Inc. | 404 Washington St. Columbus, IN 47201 | (812) 376-3356 |
| CitiFinancial Services | 2650 Ebrok Plaza Columbus, IN 47201 | (812) 378-4780 |
| CTX Mortgage Company | Seymour Retail Branch 324 W. 2 nd St. Seymour, IN 47274 | (812) 523-0033 http://www.ctxmort.com |
| Personal Finance Company | 2611 Central Ave., Suite #3 & 4 Columbus, IN 47201 | (812) 372-0038 |

Under the Community Reinvestment Act of 1977, banks and other depository institutions are encouraged to help meet the credit needs of the communities in which they operate. However, the methods by which they meet this requirement can vary. To learn more about a bank's community reinvestment programs, contact their CRA officer.

A variety of affordable housing services are available to Bartholomew County residents. Some of these are offered by Bartholomew County organizations, but the majority is offered by federal or state entities. Please see the Appendix (IHFA Participating Lenders) for a listing of banks enrolled in some of IHFA's affordable housing programs. Also, please see the report section titled "Sources of Assistance" for a detailed review of available housing programs.

Housing Policy

The City of Columbus and Bartholomew County have had planning and zoning regulations in place for many years. The current regulations are fairly standard for similar-sized communities. This study did not find any affordable housing needs that pertain to planning and zoning regulations.

The study has revealed an unmet need pertaining to property maintenance codes, particularly as it relates to enforcement and conversion or demolition of dilapidated housing. According to a community housing survey, approximately 25 percent of the survey respondents feel that their home or rental unit needs repair. Of that group, 5 percent believe their home or rental unit needs major repair or rehabilitation work.

A housing condition inventory, conducted as part of this study, revealed housing units in need of repair. The inventory also revealed structures that may be suitable for condemnation. The inventory, which was only held in targeted low- to moderate-income neighborhoods, found 29 structures that were considered unsafe for living and should be condemned, due to major structural damage, collapsed roofs, etc. The inventory also found 246 structures that needed major repairs, such as structural repairs, roof work, etc. The housing inventory did not check information pertaining to whether a structure was owner- or renter-occupied, but information suggests that the vast majority of unsafe structures are single family residences that have been converted to rental properties and have been improperly maintained or modified. Unsafe buildings exist in the community for the following reasons:

- Many of the structures are between 50 and 80 years old, and few have received the appropriate level of maintenance for homes of this age.
- People are living in their homes for a longer period of time after retirement, a time when many homeowners do not have the physical or financial means to safely maintain their homes.
- Existing city staffing and financial resources are not enough to pursue all unsafe buildings.

- The recent downturn in the economy has left numerous, marginal properties vacant; and the owners are unable or unwilling to address maintenance issues.

Housing inspections are performed by the Code Enforcement Office. It is widely felt that this office is competent and that its staff members are doing their job very well, especially given the available resources. The Code Enforcement Office has taken several steps to improve the type and quantity of information about unsafe buildings, establish a clear procedure leading up to demolition and removal, and develop a revenue structure to fund costs associated with housing inspections, as well as demolition and removal. However, more political will is needed to increase enforcement levels.

The following documents are included in the appendix of this report:

- Excerpt from Indiana Code 36-7-9, Unsafe Building Law
- Excerpt from City of Columbus, Unsafe Building Ordinance, Chapter 15.20, Unsafe Buildings
- Minimum Housing Standards Checklist for Rental Units in the City of Columbus
- Unsafe Building Checklist
- Unsafe Building Premises Finding of Facts
- Unsafe Building or Premises Order

Additional resources should be sought to assist the City of Columbus with rental unit inspections and code enforcement. The relationship between a tenant and a landlord can be compromised if fair housing policies are not enforced. (A copy of the Indiana Landlord-Tenant law has been provided in the Appendix.) An initiative that reevaluates the property maintenance code, as it relates to rental housing, should be pursued. In addition, the city should consider the development of a rental occupancy permit program.

Because of the great architectural and historic value of many structures in the City of Columbus and Hope, it is also recommended that design standards play an important

role in any future affordable housing policy. Traditional design standards can support diversity in a neighborhood. A more thorough discussion of design standards and policy recommendations can be found in the appendix (see The NIMBY Report).

Sources of Assistance

This section of the Housing Needs Assessment outlines housing programs and funding sources available to meet the needs identified in this report.

Indiana Housing Finance Authority

The Indiana Housing Finance Authority (IHFA) was created in 1978 by the Indiana General Assembly. It is a state-operated bank that finances residential mortgages and the development of rental housing. In addition, it is also a community development organization. IHFA has three main program departments: Single Family Homeownership, Community Development, and Multi-Family Housing. The following is a list of home ownership programs:

Homebuyer Rehabilitation/New Construction - HOME Program

HOME funds are available to construct new homes or rehabilitate existing housing units that will be sold to low and moderate-income individuals. The funds are available to cities, towns, counties, public housing authorities, CHDO's, not-for-profit 501(c)3 or 501(c)4 organizations, and joint ventures with for-profit corporations whose proposed activities are consistent with the state's HUD-approved consolidated plan.

The maximum award under the program is \$750,000 for a 24-month period. Each household that receives assistance must have an annual income equal to or less than 80% of the area median income limit. Eligible activities include acquisition, rehabilitation, conversion, new construction and demolition in preparation for new construction.

First Home

The Indiana Housing Finance Authority's First Home Program offers first-time homebuyers a below market interest rate loan through one of IHFA's Participating Lenders. The interest rate varies but is usually one-half point below the market rate (see Appendix: IHFA Participating Lenders).

First Home 100

The First Home 100 program builds upon IHFA's existing First Home program and involves Rural Development's Direct Loan program. The program is available in areas served by Rural Development. Under First Home 100, an eligible borrower would receive two mortgages, one from IHFA's First Home program, with a below market interest rate, and one from Rural Development, with an interest rate based on the applicant's ability to pay. In some cases, a borrower may also qualify for IHFA's down payment assistance which would result in a forgivable third mortgage to further reduce the borrower's monthly payments.

While IHFA's First Home programs are primarily restricted to first-time homebuyers, this requirement is waived in 30 rural Indiana counties that are designated as targeted areas by the U.S. Department of Housing and Urban Development.

First Home/One Down

IHFA's First Home/One Down is a partnership with Fannie Mae, the nation's largest source of financing for home mortgages. This program allows qualified first-time homebuyers to obtain mortgages with a down payment of as little as one percent. The loans are offered through IHFA and its statewide network of Participating Lenders. Under First Home/One Down, applicants receive 5% or 10% percent downpayment assistance, capped at \$2,500 or \$5,000 respectively, in the form of a zero-interest forgivable loan. All applicants must meet income guidelines established by the U.S. Department of

Housing and Urban Development, whose funds are used to make the downpayment. The balance of the home purchase, up to 95% of the price, is supported by an IHFA First Home loan.

First Home /PLUS

This program is based upon IHFA's First Home program. If you qualify for a first mortgage from one of the participating lenders and your income is less than the designated amount for your county, you may qualify for down payment assistance. The down payment assistance comes in the form of a no interest, no monthly payment second mortgage. If you reside in the property for five years the second mortgage may be forgiven.

Mortgage Credit Certificate Program

The Mortgage Credit Certificate program offers first-time homebuyers a Federal tax credit. This program is also offered through Participating Lenders. The tax credit amount ranges between 20% and 35% of the interest paid on a mortgage each year, depending on the mortgage loan amount. The maximum credit per year is \$2,000. This program is offered once annually, usually in the Spring.

Housing from Shelters to Homeownership

This program provides grants and loans to public and private organizations for the rehabilitation or new construction of affordable housing. Affordable housing includes emergency shelters, youth shelters, transitional housing, migrant and seasonal farm worker housing, rental housing, lease-purchase housing, homeowner repairs, homeownership counseling with down payment assistance, and single family housing for sale to low income homebuyers.

First Home Community

This is a partnership program with Fannie Mae that enables teachers, fire fighters, law enforcement, state and municipal workers to purchase a home with as little as one percent of the purchase price, or \$500, whichever is less,

of their own funds. The program allows for higher loan-to-value options, lower out of pocket costs and more flexible underwriting criteria.

First Home Opportunity

This is a partnership program with Fannie Mae that enables qualified homebuyers the ability to purchase a home with as little as one percent of the purchase price, or \$500, whichever is less, or their own funds. The program allow for higher loan-to-value options, lower out of pocket costs and more flexible underwriting criteria.

The following is a list of rental housing programs:

Rental Housing Tax Credits

Rental Housing Tax Credits (RHTCs) are federal tax credits which are allocated to for-profit and not-for-profit developers of affordable rental housing. By reducing a developer's federal tax liability, or selling of tax credits to investors, tax credits can contribute significantly to the financial viability of developing affordable rental units. Units financed with RHTCs must be rented to persons at or below 60% of the area median income. Each state has a limit on the amount of tax credits that it can allocate and demand runs about four times higher than available resources.

Multifamily Bonds

Multifamily bonds are private activity bonds that are issued by state and local government entities on behalf of developers to finance multifamily housing. These bonds are attractive to developers as the interest paid to investors is exempt from federal income taxes (though it may be a preference item in the Alternative Minimum Tax calculation) which gives the developer a lower interest rate than conventional debt, reducing the developments debt service cost. Each state has a limit on the amount of private activity bonds it can issue per year (currently \$75 per capita). The Indiana Development Finance Authority (IDFA) allocates a percentage of the state's private activity bond

volume for Multifamily bonds. IHFA administers the competitive process of recommending to IDFA developers of affordable rental units. Upon IHFA's recommendation, IDFA will allocate the bond volume to developers to use to finance their developments. Developers can also apply for a limited amount of Rental Housing Tax Credits in conjunction with their Multifamily Bond application.

501(c)(3)

IHFA issues 501(c)(3) bonds for qualified not-for-profit developers to finance the purchase or development of affordable rental housing. There is not a limit to the amount of 501(c)(3) bonds that can be issued in a year. IHFA reviews applications for 501(c)(3) bonds on a case-by-case basis.

RHTC/HOME/Trust Fund Combined Funding

Rental Housing Tax Credits (RHTCs) are a federal tax credits which IHFA allocates to developers of affordable rental housing. Applicants for RHTCs may also simultaneously request HOME or Trust Fund financing. These two sources allow for some developments to supplement costs associated with rental rehabilitation or new construction. These HOME applications are subject to Supplemental HOME Funding Guidelines as provided in the State's Qualified Allocation Plan (QAP). Eligible applicants for RHTC supplemental funding must be the same applicant as listed on the RHTC application. RHTCs and supplemental HOME and Trust Fund financing are awarded in competitive funding rounds.

Indiana Equity Fund

The Indiana Equity Fund provides financial aid and technical assistance to not-for-profit developers and less experienced for-profit developers working in partnerships with not-for-profit developers.

Housing Opportunities for Persons with AIDS

IHFA administers the Housing Opportunities for Persons with AIDS (HOPWA) program for the State of Indiana. IHFA annually awards federal HOPWA funds to not-for-profit organizations covering 77 of Indiana's 92 counties to fund housing related activities for persons with HIV/AIDS and their families. The remaining 15 counties receive their allocations of HOPWA funds through Indianapolis, Cincinnati and Louisville.

For further information on any of IHFA's programs, contact IHFA at (800) 872-0371. IHFA's web site provides additional information on the agency and housing in Indiana: www.state.in.us/ihfa/index.html.

Federal Home Loan Bank of Indianapolis

The Federal Home Loan Bank (FHLB) provides loans and financing programs to low to moderate-income persons to facilitate affordable housing. For more information on FHLB's programs please call 317-465-0200.

Affordable Housing Program

This program subsidizes the interest rate on advances or provides direct subsidies to member organizations in order to promote long-term lending and support for affordable renter and owner-occupied housing.

Community Investment Program

This program was established to provide funding for community-oriented mortgage lending. The program reduces the risk of making non-conventional mortgages by providing funding at less than market rates.

Home Savings Program

The Home Savings Program (HSP) provides funding for downpayment, closing cost, or rehabilitation assistance in connection with a household's purchase of or rehabilitation of an owner-occupied housing unit. HSP funds

will match dollars provided by the household (including gift and grant money). HSP dollars may match the buyer's funds two to one, up to a maximum of \$5,000.

USDA Rural Development - Rural Housing Service

The Rural Housing Service (RHS) works with a wide variety of public and nonprofit organizations to provide housing options to communities throughout rural America. Organizations eligible to apply for RHS funds include local and state governmental entities; nonprofit groups, such as community development organizations; associations, private corporations, and cooperatives operating on a not-for-profit basis; and federally recognized Native American groups. Individuals can also receive direct assistance from the USDA.

Mutual Self-Help Technical Assistance Grants

The Mutual Self-Help Housing Program makes homes affordable by enabling future homeowners to work on homes themselves. With this investment in the home, or "sweat equity," each homeowner pays less for his or her home than if it were built by a contractor. This enables very-low to low-income families an opportunity to own their home. Grants are provided to nonprofit and local government organizations, which supervise groups of 10 to 12 enrollees in the Self-Help Program. Members of each group help work on each other's homes, moving in only when all the homes are completed. Self-Help Technical Assistance Grants are available to qualified non-profit organizations to provide technical assistance to low and very low-income families who are building homes in rural areas through the Mutual Self-Help Housing Program. These grant funds may be used to pay salaries, rent, and office expenses of the not-for-profit entity.

Rural Housing Site Loans

Rural Housing Site Loans are loans made by RHS to provide financing for the purchase and development of affordable housing sites in rural areas for low-

and moderate-income families. Loans are made to acquire and develop sites for housing to be constructed by the self-help method, or for site development to build a home for any low or moderate-income family. Eligible organizations include nonprofit organizations, public bodies and Federally-recognized Indian groups.

Rural Rental Housing - Direct Loans

Under the Multi-Family Housing Direct Loan program, the Rural Housing Service makes direct loans to developers of affordable rural multi-family rental housing. Interest rates for these programs may be subsidized to as low as 1%. Funds can be used to construct new rental housing complexes or to repair and rehabilitate existing units.

Rural Rental Housing Guaranteed Loan Program

This program, like the direct loan program, is intended to fund construction of multi-family housing units to be occupied by low-income families. The Rural Housing Service guarantees up to 90% of the amount of a loan from a private lender to a housing developer to be used for the construction of low-income multi family housing. Occupants of the completed housing project must be very low- to moderate-income households; or elderly, handicapped, or disabled persons with income not in excess of 115% of the median income of the surrounding area.

Housing Preservation Grant Program

The Housing Preservation Grant Program makes grants to nonprofit organizations, local governments and Native American tribes to renovate existing low-income multifamily rental units. Funds may also be used by recipients to help individuals make repairs to private homes. Funds can be used to upgrade a number of individual housing units, which in some cases affects the housing options in an entire community. Recipients of Housing Preservation Grants are often able to leverage the funds with additional resources from private sources or local governments.

Direct Loan Program (Section 502)

Under the Direct Loan program, individuals or families receive direct financial assistance directly from the Rural Housing Service in the form of a home loan at an affordable interest rate. Most of the loans made under the Direct Loan Program are to families with income below 80% of the median income level in the communities where they live. Direct loans may be made for the purchase of an existing home or for new home construction.

Loan Guarantee Program (Section 502)

Under the Guaranteed Loan program, the Rural Housing Service guarantees loans made by private sector lenders. *(A loan guarantee through RHS means that, should the individual borrower default on the loan, RHS will pay the private financier for the loan.)* The individual works with the private lender and makes his or her payments to that lender. Under the terms of the program, an individual or family may borrow up to 100% of the appraised value of the home, which eliminates the need for a down payment.

Home Repair Loan and Grant Program (Section 504)

For very low income families who own homes in need of repair, the Home Repair Loan and Grant Program offers loans and grants for renovation. The Home Repair Program also provides funds to make a home accessible to someone with disabilities. Homeowners 62 years of age and older are eligible for home improvement grants. Other low income families and individuals receive loans at a 1% interest rate directly from RHS.

Multi-Family Housing - Rental Assistance Program (Section 521)

Rural Housing Service assistance to individual residents of multi-family dwellings comes primarily in the form of rental assistance. Rent subsidies under the Rental Assistance Program ensure that elderly, disabled, and low-income residents of multi-family housing complexes financed by RHS are able to afford rent payments. With the help of the Rental Assistance Program, a qualified applicant pays no more than 30% of his or her income for housing.

Home Improvement Loans and Grants

This program enables very low income rural homeowners to remove health and safety hazards from their homes and to make homes accessible for people with disabilities. Grants are available for people 62 years old and older who cannot afford to repay a loan.

Self-Help Housing Loans

These loans assist groups of six to eight low-income families build their own homes by providing materials and the skilled labor they cannot furnish themselves. The families must agree to work together until all homes are finished.

To determine eligibility, apply for or obtain information about any of the programs listed above, contact that state office of the USDA (317-290-3100). Additional information is also available on the web at www.rurdev.usda.gov/rhs/.

Indiana Rural Development Council

The Indiana Rural Development Council (IRDC) is a partnership of local, state, federal, profit and not-for-profit stakeholders that serve Indiana communities. The IRDC's purpose is to coordinate efforts of citizens and governments to meet the economic and social needs of rural Indiana (Appendix: IRDC Rural Housing Resource Matrix).

Indiana Housing Assistance Review Team (IHART)

Initiated by IRDC's Housing Task Force, IHART brings the state and federal funding agencies together to help communities identify programs that provide assistance with rural housing needs. A rural housing resource program and funding matrix can be found in the Appendix. A brochure and one-page application may be downloaded from www.in.gov/irdc/tasks/hartbroc2.PDF.

Indiana Department of Commerce

The Indiana Department of Commerce (IDOC) assists affordable housing development through the Community Focus Fund. The Community Focus Fund (CFF) is a grant program administered by the Indiana Department of Commerce and funded with federal Community Development Block Grant (CDBG) dollars. These grants support a variety of construction projects that either benefit low to moderate-income persons or eliminate blight in communities. Eligible applicants include small cities which do not receive a CDBG entitlement directly from U.S. Housing and Urban Development, incorporated towns and counties.

CFFs can support infrastructure in support of affordable housing development. The maximum award an applicant can receive is \$500,000 and a 10 percent local match is required. Questions regarding these programs should be directed to the Community Development Division of the IDOC by calling 800-824-2476 or visiting www.in.gov/doc/communities/cdbg_index.html.

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) offers useful information for those owning or interested in owning a home. Specifically, HUD supply's information on how to obtain a buyer's kit, a listing of HUD homes for sale, a description of how to buy a HUD home and tips and sources for home improvements. Further information is available about refinancing, accessing a list of housing counselors, housing options for senior citizens, how HUD can help you keep your home, eligibility for HUD refunds and advice on selling your home. In addition to services for first-time homebuyers and seniors, there are special programs for farm workers, Veterans, Native Americans, women, and people with disabilities.

Human Services Inc.

Human Services, Inc., (HSI) a community action program provides vital services to Columbus and a five-mile radius surrounding it by utilizing public and private funds

to help elderly, disabled and low-income families as well as individuals in urban and rural areas. The programs offered form an array of services that include energy assistance, family self-sufficiency, savings accumulation, Head Start, information and referral, weatherization, and emergency shelter assistance. All programs are free of charge. HSI can be reached at (812) 372-8407.

Section 8

This program provides rental subsidies through vouchers and certificates to low-income individuals and families in Bartholomew County. Once accepted to the program, HSI will make housing assistance payments to the landlord to aid low-income households in meeting their rental obligations. This rental assistance program is currently awarded to tenants located in scattered sites throughout the county.

Energy Assistance Program

The Energy Assistance Program assists low-income households in winter heating and fuel costs. Emergency assistance is available to income-eligible households in danger of being disconnected from their gas or electric utility or who can not afford fuel oil deliveries during cold weather.

Weatherization

This program's goal is to reduce or eliminate heat loss due to inadequate weather protection of low-income residences. HSI performs complete weatherization analyses, and arranges for work such as weather stripping, replacing doors and broken glass, repairing minor roof leaks, insulating hot water heaters and pipes, providing insulation, and furnace repair.

Housing Partnerships, Inc. (HPI)

HPI is a not-for-profit organization providing affordable housing throughout Bartholomew County. HPI's programs are aimed at assisting families and individuals become homeowners. HPI can be reached at (812) 376-9498

Direct Home Purchase Program

This program helps first-time homebuyers that live or work in Bartholomew County purchase a home without a down payment. Eligible buyers must meet income guidelines, be willing and able to work (or buy out) 100 hours of “sweat equity”, and have a workable credit history. After meeting the program requirements, buyers can purchase the home at a reduced-rate mortgage.

Lease/Purchase Program

This program helps individuals and families work towards homeownership through a combination of sweat equity work and a lease period by targeting those might qualify for a mortgage, but don’t meet a bank’s normal mortgage guidelines. After completing 50 hours of sweat equity, HPI will take out a mortgage on the home and the buyer can lease the home from HPI for one year. During the first year the buyer would work to qualify to assume the mortgage. After one year, the buyer would assume the mortgage from HPI. Eligible buyers must meet income guidelines.

Rent-Before-You-Buy Program

This program helps those who rent homes and have trouble improving their financial position. The prospective buyer will lease a home from HPI at a subsidized rate, and work towards completing a financial plan created with the help of HPI. After the tenant has completed the financial plan, the buyer can purchase a home through one of HPI’s home buyer programs. Eligible buyers must meet income and other guidelines.

Fannie Mae Indiana Partnership Office

The Fannie Mae Indiana Partnership Office works in the community to create long-term partnerships with lenders, local governments, businesses, and other organizations to expand affordable homeownership and rental housing opportunities.

Fannie Mae offers a list of approved lenders, as well as technical assistance to guide a prospective buyer through the home buying process. Fannie Mae also works with partner organizations throughout Indiana to help in the development of new mortgage products, investments and local initiatives. More information is available by calling (317) 639-7915.

City of Columbus, Office of Community Development

The Office of Community Development provides a variety of services to improve neighborhoods and to assist those who provide and those who need affordable housing. The Office of Community Development can be reached at (812) 376-2520.

Community Focus Fund

The Community Focus Fund is a program supporting construction projects that benefit low-to-moderate income individuals and can aid in eliminating blight in a community. CFF is a federally funded program managed by the Indiana Department of Commerce. CFF grants require a minimum of a 10-percent local match.

CFF Planning Grant

The CFF Planning Grant compliments the CFF Program. The Planning Grant program helps to develop feasibility plans for projects including infrastructure, architecture,, engineering, environmental and land use. This is a federally funded program that is available to small cities, towns, and counties. A 10-percent local match is required.

Community Planning Fund

The Community Planning Fund encourages long-range community planning and helps to defray the cost of economic development strategies, targeted area studies, capital-improvement plans and feasibility studies. CPF is a State-funded program available to cities, towns, counties, and not-for-profits. There

are three funding rounds and applicants are required to submit a letter of intent one month prior to application.

Neighborhood Assistance Program

The Neighborhood Assistance Program is a state-tax credit designed to support not-for-profits. NAP credits are awarded for projects that benefit economically disadvantaged people. This program can help an organization attract donors by allowing their donations to work as credit against their tax liability, making it easier for the organization to raise money for their targeted project. NAP credits are available to not-for-profits, up to \$50,000 per organization.

East Columbus Housing Opportunities (ECHO)

This program provides zero percent interest loans to fund rehabilitation and repair of single-family owner-occupied homes. Applicants must meet income eligibility requirements.

Share the Warmth

This program helps fund the replacement of old furnaces in single-family owner-occupied homes. Applicants must meet income eligibility requirements.

Organizational Support

The Office of Community Development provides support to local not-for-profit organizations involved in affordable housing initiatives. Their support has gone to the following organizations: Housing Partnerships, Inc., Turning Point, Columbus Child Care Center, Lincoln Central Family Neighborhood Center, Eastside Community Center and others.

Streetscape

The Office of Community Development participates in a variety of neighborhood revitalization programs throughout Columbus. These

programs include “Adopt-a-Brick” which aims to repair brick sidewalks. Other programs assist with new curbing, underground wiring, installation of trees and grates and placement of trash receptacles.

Lincoln Central Neighborhood Family Center (LCNFC)

The LCNFC is a full-service resource center. The LCNFC mission statement is to create a safe and caring neighborhood where all individuals are treated with respect and live in harmony with their community. LCNFC, in collaboration with other agencies, offers programs and activities that revolve around seven priority areas: Safety, infrastructure, health, education, positive youth development, parent-child interaction, and parent support. Some activities and services offered by LCNFC include neighborhood improvement initiatives, personal loans, winter coat distribution, car maintenance days, Hoosier Healthwise registration, and counseling. The LCNFC can be reached at (812) 379-1638.

Developmental Services, Inc. (DSI)

DSI provides numerous services for children and adults with mental, physical and emotional challenges. In addition to providing housing for disabled individuals in one of 12 scattered-site houses, they provide job training and matching, coordination with other agencies, and personalized home-based service. DSI can be reached at 812-376-9404.

Eastside Community Center

The Eastside Community Center provides social and recreational opportunities for residents of East Columbus. Programs include literacy assistance, after-school homework help, among others. The center also hosts a computer lab for use by neighborhood residents. The center can be reached at (812) 376-7840.

Columbus Housing Authority

The housing authority provides public housing in the City of Columbus and within a five-mile radius of the city. The housing authority manages approximately 157 housing units that include one, two, and three bedroom units. All of the units have income-eligibility requirements, but some are specifically for the disabled or elderly. The housing authority administers the Section 8 voucher program for the City of Columbus. The housing authority can be reached at (812) 376-0194.

Action Plan

A primary goal of the housing needs assessment is to create a plan for affordable housing needs in Bartholomew County. This section lays out a possible plan.

This study has reported on some of the current and projected housing needs in Bartholomew County along with some potential funding sources for addressing those needs. This section of the report presents some possible action items, complete with objectives, and a timetable for improving the delivery and management of affordable housing.

Bartholomew County already has a vast amount of resources, superior to many counties, aimed at meeting the housing needs of its residents. The resources are steered by effective organizations with competent leaders. Still, there is always room for improvement and the recommendations made below are designed to complement the existing resources by improving communication and partnering among affordable housing developers and service providers. The action plan is rooted in the following recommendations:

- Creation of a countywide affordable housing task force or network
- Coordination of a countywide home ownership counseling program
- Creation of a microloan program to fund an owner-occupied housing rehabilitation program
- Beginning a rental housing improvement program
- Undertake an initiative to study, and upgrade where necessary, the property maintenance code, with an emphasis on rental properties
- Construction of additional emergency and transitional shelter units
- Establishment of a housing trust fund for the City of Columbus

- Creation of a neighborhood assistance program
- Increasing support for the Columbus Housing Authority and acquiring more Section 8 rental vouchers
- Creation of a homeownership zone in East Columbus
- Development of scattered-site housing for people with physical and/or developmental disabilities

All of the recommended programs are interrelated and intended to work together as a comprehensive affordable housing action plan. The programs will be effective individually, but will have a greater impact if considered as one component of a focused initiative to alleviate the county's housing needs.

The following pages describe the goals, strategies and implementation schedule for each recommended program.

Affordable Housing Task Force

Successful housing programs rely upon current and accurate information, efficient utilization of existing resources and collaboration with local partners. In addition, many funding sources emphasize coordinated efforts and broad-based participation from community development organizations.

Bartholomew County does not have an oversight board, committee, or informal network that can coordinate different housing initiatives and address the multiple assistance issues (many of which are not directly related to housing) that housing clients face daily. Housing services provided through many agencies without any coordination and assessment of community-wide priorities. This task force will allow for a uniform and comprehensive approach to affordable housing development and service delivery.

An affordable housing task force can provide a regular method for sharing information among housing providers, developing a coordinated approach toward alleviating housing needs, lobbying elected officials, and possibly submitting combined funding requests.

The community could create the task force comprised of not-for-profit and local government housing providers. The task force could hold informal quarterly meetings. The group could serve as an advisory group for community housing needs and clearinghouse for local affordable housing resources. The expertise of the task force members will aid the community in effectively addressing the community's housing needs. The following agencies have agreed to serve on the task force:

- Housing Partnerships, Inc.
- Human Services, Inc.
- Bartholomew County Landlords Association
- Columbus Housing Authority
- Lincoln Central Neighborhood Family Center
- Bartholomew County Technical Code Enforcement Office

- Horizon House Homeless Shelter
- Columbus Department of Community Development
- Independent Property Manager

The task force could also serve as the oversight board charged with managing the coordination and implementation of this action plan, including annual review and modification of this plan.

Objectives

1. Increase communication among existing affordable housing providers, developers and supportive service organizations.
2. Develop a coordinated affordable housing approach that can provide a continuum of service for affordable housing clients.

Strategies

1. Solicit organizations to be members of the task force.
2. Create a meeting schedule and general guidelines to govern the organization.
3. Select a member organization to serve as administrative support for the first year, and on a rotating basis in subsequent years.
4. Assign the responsibility to manage the implementation of the Bartholomew County Housing Needs Assessment.

Administrative Plan & Public Participation

The affordable housing task force will be an informal, volunteer-driven organization. Any staffing and coordination required can be rotated through the member organizations. All meetings of the task force will be advertised in local newspapers and open to the public.

Funding Sources

The creation and on-going operation of the affordable housing task force will not require financial support. The task force will be a free member-based organization that is 100% volunteer driven.

Timeline

| Strategy | Implementation Timeline | | | | | | | | | |
|---|-------------------------|------|--------|------|--------|------|--------|------|--------|------|
| | Year 1 | | Year 2 | | Year 3 | | Year 4 | | Year 5 | |
| Affordable Housing Task Force | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 |
| Solicit member organizations | | | | | | | | | | |
| Create a meeting schedule and guidelines | | | | | | | | | | |
| Identify administrative support | | | | | | | | | | |
| Assume management of countywide action plan | | | | | | | | | | |

Home Ownership Counseling

Home ownership education is a fundamental component of a comprehensive affordable housing initiative. Housing programs will always suffer if they are not supported with education and counseling.

Home ownership education courses are currently offered in Bartholomew County, but they often have small enrollments. Classes are sometimes canceled due to poor participation. This action item will help coordinate home ownership education among several agencies and allow for a more cost effective approach to providing the training.

In an effort to reach more citizens, and streamline the administration involved in offering a home ownership education course, Bartholomew County should combine existing education programs into one countywide program. This program would be a coordinated effort involving support from banks, local government and non-for-profit organizations.

Creation of this program could incorporate the findings and recommendations of the HomeEC Initiative of the Indiana Association for Community Economic Development. The course could also be directly linked to credit counseling and other supportive services.

Objective

1. Increase participation in home ownership education by offering one comprehensive curriculum that meets the needs of all Bartholomew County stakeholders.

Strategies

1. Market and promote a home ownership course to potential homeowners, banks and mortgage companies, not-for-profit housing developers and housing support providers.

2. Develop sponsorship assistance and referrals from local banks to help fund the program's costs.
3. Create one primary contact point for the course in the Office of Community Development.

Administrative Plan & Public Participation

The City of Columbus, Office of Community Development could lead this effort, with assistance from local banks and the Affordable Housing Task Force. The task force will help coordinate the program so that many organizations may participate by referring clients and assisting in the course instruction.

The courses will be advertised with all local housing and community service agencies, local banks, city and county governments and through newspapers.

Funding Sources

This program may not need a dedicated funding source. The curriculum used in many home ownership courses is free. Assistance that is needed will be acquired through donations and sponsorships from local organizations. If desired a sliding-scale tuition can be charged to participants of the course.

Timeline

| Strategy | Implementation Timeline | | | | | | | | | |
|--|-------------------------|------|--------|------|--------|------|--------|------|--------|------|
| | Year 1 | | Year 2 | | Year 3 | | Year 4 | | Year 5 | |
| Home Ownership Counseling | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 |
| Select coordination office | | | | | | | | | | |
| Develop sponsorship assistance | | | | | | | | | | |
| Build marketing network and promote course to all stakeholders | | | | | | | | | | |
| Begin offering comprehensive countywide course | | | | | | | | | | |

Owner-Occupied Housing Rehabilitation

Many homeowners lack the resources to properly maintain their home. This can not only lead to unsafe conditions in individual housing structures, but also to neighborhood decline.

The City of Columbus has offered housing rehab programs in the past, but the programs were not fully utilized. The city and interested agencies should continue to seek state/federal funding to provide weatherization and other improvements to income eligible homeowners. Those types of programs should be heavily promoted through a network of housing providers, with the help of the Affordable Housing Task Force. Rehabilitation programs have not been widely used in the past. This action item will involve the oversight of the Affordable Housing Task Force and will reach clients through the involvement of supportive service agencies as well as through direct advertising.

In addition to a direct assistance program, a housing rehabilitation microloan program should be created help homeowners needing to make improvements on their property. The microloan program could be structured in a variety of ways. The homeowner would be required to fund part of the cost.

Objectives

1. Provide, safe, decent housing for low-to moderate-income families and individuals.
2. Improve neighborhoods through reinvestment in existing housing.

Strategies

1. Capitalize a microloan fund using existing city resources, revenue from new programs, bank participation, and donations from local organizations.
2. Provide microloans to low-to moderate-income homeowners wishing to make repairs or improvements to their home.

Administrative Plan & Public Participation

The microloan program should be administered by the Office of Community Development at the City of Columbus. The city could seek referrals from a number of sources, and make funding decisions after consideration by an advisory board. Because this will be administered by the city, all activities related to the microloan program will be open to the public.

Funding Sources

The Office of Community Development has a revolving loan fund that could serve as the initial funding mechanism. Additional funding streams could come from IHFA programs, tax revenues, bank participation, grants from local foundations, or revenue from a new rental occupancy permit program.

Timeline

| Strategy | Implementation Timeline | | | | | | | | | |
|---|-------------------------|------|--------|------|--------|------|--------|------|--------|------|
| | Year 1 | | Year 2 | | Year 3 | | Year 4 | | Year 5 | |
| Owner-Occupied Housing Rehab. | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 |
| Seek funding sources for microloan fund | | | | | | | | | | |
| Develop lending and administrative guidelines | | | | | | | | | | |
| Provide home repair loans | | | | | | | | | | |

Rental Housing Improvement

Temporary rehabilitation programs have existed in the past, but it was difficult to get participation from local landlords. This issue is made worse by the fact that few affordable housing resources are targeted at rental properties.

The city and county should develop incentives to encourage the rehabilitation and improvement of rental properties, particularly single-family, townhouse, condominium and duplex dwellings. This action item will ensure the participation of landlords and provide a clear channel of identifying and prioritizing rental properties in need of renovation.

Objectives

1. Ensure that there are decent, safe, and affordable rental units available in Bartholomew County.
2. Encourage landlords to rehabilitate and improve rental properties.

Strategies

1. Hold an annual landlord symposium to discuss rental issues, zoning and maintenance code questions, and available resources for rental property improvements.
2. Develop a booklet outlining tenants' and owners' rights and responsibilities.
3. Analyze the feasibility of creating a rental occupancy permit program. The program would register all rental properties with the Office of Community Development and those properties would be subject to the requirements of the city's property maintenance code. Fees collected from the permit program would help pay for a rental property inspector to be housed in the Office of Community Development. All rental complaints would be handled by the rental inspector.
4. Initiate and actively promote a rental housing rehabilitation and improvement property tax abatement program. The incentive could

permit a 5- or 10-year abatement of property taxes due on an increase in assessed value due to the property improvements. Taxes will continue to be paid on the value prior to the improvements. The property owner will be required to enter into an affordability agreement and designate a certain number of the units affordable. The local guidelines will stipulate the level of affordability (50-80%) and the period of time that the project must remain affordable to low-income tenants. The tax abatement program will incur fees that could be applied toward a fund managed by the Office of Community Development.

Administrative Plan & Public Participation

Public participation will be required to implement this program because public funds are being used. The City of Columbus will be the lead entity for many of the components, but Bartholomew County government may also be a lead entity.

Funding Sources

This recommendation requires little financial support, but it does involve setting up programs that might create revenue. A rental occupancy permit program and tax abatement applications will generate fees that can be utilized for affordable housing services.

Timeline

| Strategy | Implementation Timeline | | | | | | | | | |
|---|-------------------------|------|--------|------|--------|------|--------|------|--------|------|
| | Year 1 | | Year 2 | | Year 3 | | Year 4 | | Year 5 | |
| Rental Housing Improvement | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 |
| Plan for annual city/county landlord expo. | | | | | | | | | | |
| Create “rental property” handbook | | | | | | | | | | |
| Conduct feasibility analysis of rental occupancy permit program | | | | | | | | | | |
| Develop housing tax abatement guidelines | | | | | | | | | | |

Property Maintenance Code

The community has an adequate property maintenance code, but it lacks the resources to proactively enforce its regulatory requirements on blighted rental properties. Currently, few resources are targeted at identification, inspection and enforcement of properties not meeting maintenance codes. This action item will strengthen the maintenance guidelines, compliment the rental housing improvement action plan and permit a strategic rental improvement program involving multiple city and county departments.

Objectives

1. Strengthen property maintenance code regulations
2. Increase enforcement of rental property maintenance codes

Strategies

1. Form a task force to evaluate the current property maintenance code
2. Modify maintenance code based on rental needs

Administrative Plan & Public Participation

This recommendation will be founded upon public input. Any changes to current maintenance codes will require public hearings and approval by elected officials.

Funding Sources

This recommendation does not require a funding source.

Timeline

| Strategy | Five-Year Implementation Timeline | | | | | | | | | |
|---|-----------------------------------|------|--------|------|--------|------|--------|------|--------|------|
| | Year 1 | | Year 2 | | Year 3 | | Year 4 | | Year 5 | |
| Property Maintenance Code | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 |
| Form maintenance code task force | | | | | | | | | | |
| Study “best models” for code improvements | | | | | | | | | | |
| Develop changes, if necessary | | | | | | | | | | |
| Gather public feedback | | | | | | | | | | |
| Pass new code regulations | | | | | | | | | | |

Emergency & Transitional Shelter

Unfortunately, individuals, single parents, and families are sometimes forced out of a home due to financial problems, domestic abuse, chemical addiction, or other factors. Emergency shelters are often the only option for housing shelter and assistance.

Bartholomew County has limited emergency and transitional housing space. Individuals in need of shelter can contact Horizon House, Turning Point or the Salvation Army, but these organizations are usually at capacity. Bartholomew County currently has an unmet need for shelter space and that need is likely to increase as the population increases.

Additional shelter facilities, both emergency and transitional, should be constructed. These facilities should strive to provide a comprehensive set of services to tenants.

Objectives

1. Eliminate the waiting list at local shelter facilities by providing enough rooms to serve all adults and children in need.
2. Create more transitional housing opportunities for victims of domestic abuse.
3. Provide a comprehensive set of support services for all new shelter spaces.

Strategies

1. Utilize the Homeless Coalition, with participation from local churches, to assist existing shelter providers (Turning Point, Horizon House, and Love Chapel) with developing or obtaining 30 new emergency shelter rooms (some of which will be for adults without children).
2. Form a site selection team to analyze potential sites for 30 new transitional housing units (some of which will be for adults without children).
3. Begin a capital campaign to fund any land acquisition and construction costs associated with developing new shelter space.
4. Seek additional funding to staff and run the new shelter units.

Administrative Plan & Public Participation

This recommendation should include the administrative assistance of all current shelter providers. The future entity to manage any new emergency shelter space should be Horizon House. Horizon House will require community support for acquisition and construction or rehabilitation, and on-going management support.

The administrative plan for a transitional housing development should include the existing partnership between Turning Point and Horizon House.

Funding Sources

The funding sources for additional emergency and transitional shelter space are unknown at this point. Grant funds will be sought from IHFA, HUD, USDA and others. Local fundraising will need to be raised and other local support will likely be necessary. Local governments should be tapped for assistance as well as the local foundations. A housing trust fund, if created, could be a good funding source for new shelter facilities.

Timeline

| Strategy | Five-Year Implementation Timeline | | | | | | | | | |
|--------------------------------------|-----------------------------------|------|--------|------|--------|------|--------|------|--------|------|
| | Year 1 | | Year 2 | | Year 3 | | Year 4 | | Year 5 | |
| Emergency & Transitional Shelter | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 |
| Homeless Coalition endorses strategy | | | | | | | | | | |
| Form site selection team | | | | | | | | | | |
| Begin capital campaign | | | | | | | | | | |
| Seek operating support | | | | | | | | | | |
| Build shelter(s) | | | | | | | | | | |

Housing Trust Fund

Many housing development initiatives require significant funding, often from a variety of sources, if they are to be fully implemented. Bartholomew County does not have a permanent countywide fund distinctly for use on affordable housing issues. Funding for affordable housing development and supportive services rarely comes from a local source and must be gained through multiple funding sources. This action item will create a local source for local affordable housing projects.

The community should explore the development of a housing trust fund, or similar fund, to provide financial assistance to affordable housing developments and other housing services.

Housing trust funds are distinct funds established by legislation, ordinance or resolution to receive public revenues, which can only be spent on housing. The key characteristic of a housing trust fund is that it receives **on-going revenues from dedicated sources of public funding** such as taxes, fees or loan repayments. Typically, legislation or an ordinance is passed that increases an existing revenue source with the increase being committed to the housing trust fund.

Housing trust funds are designed locally so they take advantage of unique opportunities and address specific needs that exist within a community. Funds are usually made available as loans or grants through a competitive request-for-proposal process. Projects are typically ranked on a number of pre-established criteria.

Objectives

1. Increase the amount of affordable housing units available in Bartholomew County.
2. Provide financial assistance to local housing providers and supportive services.

3. Create of means for leveraging additional funds from federal, state, local organizations.

Strategies

1. Create a local fund, with a permanent revenue source, for affordable housing developments and other housing-related services.
2. Establish criteria for determining the use of funds.
3. Select a managing entity and administrative process for collection, decision-making, and dissemination of funds.

Administrative Plan & Public Participation

The administrative responsibility for this recommendation has not been determined. The creation of a housing trust fund will require legal action on the part of the city, and possibly the county. A housing trust fund board will need to be created, and will make all spending decisions. Many factors will influence how this program is set up. The City of Columbus Office of Community Development is a likely candidate to provide the oversight and implementation for a housing trust fund. Because spending should occur both within city limits and in the county, a funding agreement may need to be established or the funds should be administered by a non-governmental body, such as the community foundation.

Because this recommendation requires local government action, it will be an open process requiring public advertisement and discussion.

Funding Sources

A housing trust fund can be funded from a variety of sources. An obvious source is the existing revolving fund managed by the Office of Community Development. Additionally, local foundations should be tapped for initial capitalization funds and possible ongoing support. Other sources of revenue include a portion of city and county fees (rental occupancy permit fees), unclaimed utility deposits, or interest on existing funds.

Timeline

| Strategy | Five-Year Implementation Timeline | | | | | | | | | |
|---|-----------------------------------|------|--------|------|--------|------|--------|------|--------|------|
| | Year 1 | | Year 2 | | Year 3 | | Year 4 | | Year 5 | |
| Housing Trust Fund | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 |
| Analyze potential funding sources | | | | | | | | | | |
| Form board of directors | | | | | | | | | | |
| Develop guidelines and secure administrative office | | | | | | | | | | |
| Seek initial start-up costs | | | | | | | | | | |
| Fund affordable housing projects | | | | | | | | | | |

Neighborhood Needs

A housing unit that is in disrepair can lead to a lack of investment in adjacent properties. As neighborhoods experience a lack of investment, properties values decrease relative to other neighborhoods and residents may lose hope of ever revitalizing their block. Bartholomew County does not have a community-wide system for addressing neighborhood needs. This action item will create a coordinated effort among neighborhoods, agencies and local government.

Neighborhood associations can be an effective tool for empowering residents to improve their neighborhoods. The City of Columbus lacks effective neighborhood associations, particularly in the older, poorer areas of the city. In addition, the community does not have a means of providing funding and technical assistance to start-up and existing neighborhood associations.

Objectives

1. Encourage communication among neighbors about neighborhood issues.
2. Empower neighborhood residents to actively improve their neighborhood through a coordinated effort.
3. Increase communication between neighborhood associations and the City of Columbus' Office of Community Development.

Strategies

1. Lead a city-wide strategic planning effort to identify neighborhood needs and boundaries, and facilitate the creation of neighborhood associations.
2. Explore the possibility of creating a neighborhood assistance program to provide individualized technical assistance to neighborhood associations.
3. Develop a grant program to fund small-scale neighborhood improvement projects.
4. Create a neighborhood council that will serve as an advisory board for the neighborhood assistance program.

Administrative Plan & Public Participation

It is recommended that the neighborhood assistance program and corresponding advisory board be housed in the Office of Community Development at the City of Columbus. Because this will be a public program, meetings of the advisory board will be publicly advertised and open to the public. All spending decisions will also require public approval.

Funding Options

Initially, a neighborhood assistance program will not require any funding. The program will be administered by the City of Columbus and include volunteer support.

Several sources should be considered for funding a neighborhood improvement grant program, including: existing, unspent housing funds, fees from the rental permit occupancy program, grants, a share of local tax revenues, foundation support, and housing trust fund revenues.

Timeline

| Strategy | Five-Year Implementation Timeline | | | | | | | | | |
|--|-----------------------------------|------|--------|------|--------|------|--------|------|--------|------|
| | Year 1 | | Year 2 | | Year 3 | | Year 4 | | Year 5 | |
| Neighborhood Needs | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 |
| Begin strategic planning process to identify boundaries and specific needs | | | | | | | | | | |
| Study “best practices” and seek start-up technical assistance | | | | | | | | | | |
| Create a neighborhood technical assistance program | | | | | | | | | | |
| Fund grant program for small neighborhood projects | | | | | | | | | | |
| Help create neighborhood associations and provide on-going support | | | | | | | | | | |

Tenant Rental Assistance

There will always be a segment of the residential population that requires assistance in obtaining affordable rental housing. The vast majority of rental assistance in Bartholomew County is spent within the City of Columbus, where it is administered by the Columbus Housing Authority.

The housing authority is currently operating at capacity with a waiting list for Section 8 rental vouchers. The housing authority is limited in its staffing and the number of vouchers by a federal allotment.

Additional funding should be sought for the housing authority to increase staffing as well as increase the Section 8 allotment.

Objectives

1. Provide more Section 8 rental vouchers for City of Columbus residents.
2. Acquire funding to pay for additional staff at the City of Columbus housing authority.
3. Implement, on a test-basis, the Section 8 homeownership program.

Strategies

1. Acquire unused Section 8 rental vouchers from other communities.
2. Seek grant funding from HUD, other state sources, foundations and the housing trust fund.
3. Seek financial support from local organizations to conduct a feasibility analysis and implementation plan for a Section 8 homeownership program.

Administrative Plan & Public Participation

All initiatives related to tenant rental assistance will be lead by the Columbus Housing Authority. Because public funds are utilized, public participation will be required and all housing authority meetings will be publicly advertised and open to the public.

Funding Sources

Funding for tenant rental assistance will come from HUD allotments.

Additional funding sources for staff increases are unknown at this time.

Potential funding sources include state and federal grants, support from local organizations, such as foundations, and the housing trust fund.

Timeline

| Strategy | Five-Year Implementation Timeline | | | | | | | | | |
|---|-----------------------------------|------|--------|------|--------|------|--------|------|--------|------|
| | Year 1 | | Year 2 | | Year 3 | | Year 4 | | Year 5 | |
| Tenant Rental Assistance | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 |
| Seek unused Section 8 vouchers from other communities | | | | | | | | | | |
| Pursue grant funding to help with administrative costs | | | | | | | | | | |
| Expand Section 8 rental voucher program | | | | | | | | | | |
| Conduct feasibility analysis of Section 8 homeownership program | | | | | | | | | | |

Morningside Manor Homeownership Zone

Areas of East Columbus are aging and deteriorating. Many of the neighborhood blocks are blighted due to economic distress and decades of little to no investment in the housing stock. The majority of the housing is single-family housing rented to low-income families and individuals. Local organizations currently deliver their services throughout the community as resources allow without a specific focus on improving home ownership in a specific neighborhood.

The City of Columbus, in partnership with other area organizations, should focus on increasing homeownership opportunities in East Columbus. Together, the organizations would work to revitalize the neighborhood through a comprehensive initiative including, acquisition and/or demolition of vacant housing, conversion of existing commercial structures to residential use, new construction, and the rehabilitation of existing housing. The project could also involve a targeted effort at providing home ownership counseling and financial assistance to residents of the Morningside Manor.

Objectives

1. Increase homeownership among low- to moderate-income individuals and families in East Columbus.
2. Provide safe and affordable housing.
3. Spur private commercial and residential development in East Columbus.

Strategies

1. Designate the neighborhood surrounding the Eastside Community Center as a homeownership zone.
2. Secure partners and funding and establish eligibility criteria.
3. Offer targeted affordable housing incentives to East Columbus residents.
4. Engage in acquisition and demolition of blighted properties.
5. Implement a multi-phase rehabilitation and resell program.

Administrative Plan & Public Participation

This initiative will be spear-headed by the City of Columbus Office of Community Development. A variety of partners should be involved, including area not-for-profit housing providers, banks and other lending organizations, and neighborhood groups. Because this project will primarily be funded through Community Development Block Grant (CDBG) funds and other public programs, all activities will be open to the public according to CDBG requirements.

Funding Options

This project will utilize CDBG and HOME funds as well as local funding sources. Additional private dollars will be tapped for homeownership assistance and rehabilitation funds. The creation of a homeownership zone should result in the creation of partnership and unique funding opportunities.

Timeline

| Strategy | Five-Year Implementation Timeline | | | | | | | | | |
|---|-----------------------------------|------|--------|------|--------|------|--------|------|--------|------|
| | Year 1 | | Year 2 | | Year 3 | | Year 4 | | Year 5 | |
| Morningside Manor | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 |
| Determine funding opportunities and create redevelopment plan | | | | | | | | | | |
| Confirm partners and create new assistance programs | | | | | | | | | | |
| Offer homeownership and rehabilitation funds | | | | | | | | | | |
| Begin Phase I: 31 homes | | | | | | | | | | |
| Begin Phase II: 28 homes | | | | | | | | | | |
| Begin Phase III: 30 homes | | | | | | | | | | |

Special Needs Housing

Bartholomew County organizations are working hard to meet the housing needs for people with physical and/or developmental disabilities. However, current resources do not allow them to fully address their housing needs.

An inventory of housing for disabled individuals revealed that most housing providers are at capacity and many have continual waiting lists. Simply, there is not enough housing for people with physical and/or developmental disabilities. Development Services, Inc., along with Housing Partnerships, Inc., work together to offer housing for people with physical and/or developmental disabilities. This action item encourages their future participation and involvement.

Additional scattered-site housing should be developed in Bartholomew County to serve people with physical and/or developmental disabilities.

Objectives

4. Provide more scattered-site housing for disabled individuals.
5. Increase partnership opportunities between organizations serving the disabled and organizations providing affordable housing.

Strategies

4. Utilize the partnership between Developmental Services, Inc. and Housing Partnerships, Inc. to locate and lease existing housing and vacant properties suitable to development.
5. Construct or renovate scattered-site housing units such as the following: 3 group structures capable of housing 5-6 disabled individuals, 4 structures capable of housing 2-3 disabled individuals and 4 structures capable of housing 1-2 disabled individuals.
6. Seek Medicaid funding through appropriate waiver programs to fund on-going costs of scattered-site housing.

7. Seek financial support from local, state and federal organizations to fund the construction or renovation costs.

Administrative Plan & Public Participation

Developmental Services, Inc., with assistance from Housing Partnerships, Inc. and the City of Columbus, Office of Community Development will implement this action item. Public participation laws will be adhered to for any activities involving public funds, as well as for meeting planning and zoning requirements.

Funding Sources

Funding for special needs housing will be sought from Medicaid waiver programs and through fundraising.

Timeline

| Strategy | Five-Year Implementation Timeline | | | | | | | | | |
|---|-----------------------------------|------|--------|------|--------|------|--------|------|--------|------|
| | Year 1 | | Year 2 | | Year 3 | | Year 4 | | Year 5 | |
| Special Needs Housing | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 | 1-6 | 7-12 |
| Identify properties for scattered-site disabled housing | | | | | | | | | | |
| Pursue grant funding to help with construction and renovation costs | | | | | | | | | | |
| Renovate or construct new housing | | | | | | | | | | |
| Seek ongoing support for additional disabled housing | | | | | | | | | | |

Appendix